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Michael Carl Ide

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FAMILY DIMENSIONS OF UNEQUAL COLLEGE EXPERIENCES:
STUDENTS' TALK OF SELF AND COLLEGE IN RELATION TO FAMILY
RESOURCES AND RELATIONSHIPS

A Dissertation Presented

by

MICHAEL CARL IDE

Submitted to the Graduate School of the
University of Massachusetts Amherst in partial fulfillment
Of the requirements for the degree of

DOCTOR OF PHILOSOPHY

February 2021

Sociology

FAMILY DIMENSIONS OF UNEQUAL COLLEGE EXPERIENCES:
STUDENTS' TALK OF SELF AND COLLEGE IN RELATION TO FAMILY
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A Dissertation Presented

by

MICHAEL CARL IDE

Approved as to style and content by:

Naomi Gerstel, Chair

Jonathan Wynn, Member

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Ezekiel Kimball, Member

Jonathan Wynn, Department Chair
Department of Sociology

DEDICATION

To our students and their families.

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ABSTRACT

FAMILY DIMENSIONS OF UNEQUAL COLLEGE EXPERIENCES: STUDENTS' TALK OF SELF AND COLLEGE IN RELATION TO FAMILY RESOURCES AND RELATIONSHIPS

FEBRUARY 2021

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Directed by: Professor Naomi Gerstel

The “college experience” is normatively presented as enacting independence, often while financially relying on parents. This view normalizes white, middle-class models of college and family. The three interrelated papers comprising this dissertation investigate race, class, and gender differences and inequalities at college through the lens of students’ talk of family. These inductive, qualitative studies draw on semi-structured intensive interviews with undergraduates to explore divergent ways they make sense of college, family, and their self-development. Analyses highlight the multifaceted, and sometimes contradictory meanings participants attach to themes commonly presented as simple and objective (i.e. “paying for college,” “independence,” and “adulthood”). Findings indicate that surface-level understandings of these concepts cannot capture the diversity of students’ lives and perspectives.

Two papers analyze student talk of paying for college across 112 interviews. In “*The Stuff They Have to Pay For*,” I demonstrate how students’ beliefs about what family can provide shape their understanding of both “paying for college” and the consequences of economic inequalities. In “*Who’s Chipping In?*” I investigate which family members

students cite in relation to both receiving and giving financial support. I find that race and class jointly construct their talk of family financial responsibility and care. In the final paper, *“I’m an Adult Now, and I Want You to Treat Me Like One!”* I examine how 52 white college students talk about their parents and their self-identification as adults. I find that student talk of parental validation and invalidation is associated with divergent assessments of their parental relationship overall and also different views of the self. I investigate differences associated with both participant gender and parent gender, showing that families continue to reproduce gender during college, favoring sons’ adult identity formation over daughters.’

Together, these complementary studies demonstrate ways that family continues to matter during college. I draw disparate literatures which shed light on commonly overlooked processes underpinning inequalities during college. By challenging dominant assumptions about college and family life, this dissertation demonstrates ways in which diverse and unequal manifestations of “the college experience” are rooted in family life.

TABLE OF CONTENTS

	Page
ACKNOWLEDGEMENTS.....	iv
ABSTRACT.....	v
LIST OF TABLES.....	xi
CHAPTER	
I. THE STUFF THEY HAVE TO PAY FOR	1
Introduction.....	2
Relevant Literature.....	3
Models of family financial support for college.....	3
Consequences of receiving, or not, from family.....	6
Data and Methods	8
Participants and Recruitment.....	9
Interviews.....	11
Coding and Analysis	13
Modeling Student Talk of Family Financial Support During College.....	15
Findings and Analysis.....	16
What do students say family can pay?	17
Educational Expenses: Tuition, Fees, and Books	17
Living Expenses: Room, Board, and Transportation.....	18
Recreational Expenses: Socializing, Travel, and Personal Purchases...	21
Emergency Expenses: Overcoming Temporary Challenges.....	22
How much do students say they receive?.....	24
How do students assess family financial help?.....	26
Normalizing support or self-sufficiency.....	26
Recognizing Advantage and Disadvantage.....	27
Expressing gratitude	28
Feeling Conflicted: Too much help.....	30
Consequences of receiving, or not, from family.....	33
Student loans and debt.....	33

Paid Employment: Optional for some.....	37
Relative deprivation, isolation, and going without.....	39
Conclusion.....	41
Limitations and Further Research.....	45
References.....	47
II. WHO'S CHIPPING IN?	51
Introduction.....	52
Relevant Literature and Research Questions.....	52
Broad Models of Family: Race and Class.....	53
College students giving to family.....	55
Theory: Social Meanings of Money.....	57
Research Questions.....	60
Data and Methods.....	60
Participants and recruitment.....	61
Interviews.....	63
Coding and analysis.....	64
Findings and Analysis.....	65
Financially Advantaged: Black, White, and Asian American.....	67
Financially Advantaged Students Giving to family.....	69
Financially Disadvantaged White Students.....	71
Financially Disadvantaged White Students Giving to Family.....	72
Financially Disadvantaged Asian American Students.....	75
Financially Disadvantaged Asian American Students Giving to Family.....	77
Financially Disadvantaged Black students.....	81
Financially Disadvantaged Black Students Giving to Family.....	83
Racial Similarities across Class Lines.....	87

Conclusion.....	91
Receiving from family.....	92
Giving to Family.....	97
Limitations and further research.....	101
References.....	103
III. I'M AN ADULT NOW AND I WANT YOU TO TREAT ME LIKE ONE!.....	106
Introduction.....	107
Current Literatures.....	108
College Students: Identifying as an adult – or not.....	109
College students' relationships with parents.....	110
Social Identity Theory: Reflected appraisals and reference groups.....	112
Dimensions of Reflected Appraisals.....	114
Validation of adult status: Behavioral autonomy and emotional support.....	115
Invalidation of adult status: Behavioral control and psychological control.....	116
Data and Methods.....	118
Recruitment and Participants.....	118
Interviews.....	120
Analysis.....	120
Descriptive Codes: Reflected appraisals and parental relationship quality.....	121
Attribute codes: Adult self-concept and gender.....	123
Findings and Analysis.....	124
“Do you see yourself as an adult?” Talk of identity as individual achievement.....	125
“Tell me about your relationships...”: Talk of identity as relational.....	127
Parents and reflected appraisals.....	130
Dimensions of validating reflected appraisals: Autonomy and emotional support.....	131

Dimensions of invalidating reflected appraisals: Psychological and behavioral control.....	134
Are parental reflected appraisals gendered?.....	139
Associations with reflected appraisals.....	141
Parental relationship quality and reflected appraisals.....	142
Seeing oneself as an adult and reflected appraisals.....	148
Conclusion.....	150
How do participants talk about adulthood?.....	151
Gender.....	153
Validation and parental relationship satisfaction.....	153
Association between reflected appraisal and self-concept.....	154
Limitations and further research.....	154
References.....	156
APPENDIX A: POSITIONALITY MEMO.....	162
APPENDIX B: INTERVIEW SCHEDULE.....	171
BIBLIOGRAPHY.....	179

LIST OF TABLES

Table 1. Expenses students expect families can pay.....	16
Table 2: Class and race frequencies of each coding category.....	17
Table 3: Participant frequency of race and class.....	63

“THE STUFF THEY HAVE TO PAY FOR”
A MODEL OF COLLEGE STUDENTS’ FAMILY FINANCIAL SUPPORT

Michael Carl Ide

University of Massachusetts Amherst

This paper explores college students’ talk of their expectations and experiences of financial support from their families. Drawing on semi-structured intensive interviews with 112 college students from a large, public university, I develop a model of family financial support organized around the amounts and types of help students receive, or believe they can receive, from their families: The Endowed, The Protected, The Encouraged, and The Tenacious. While this inductive model includes dimensions found in previous analyses, it is unique in being rooted in students’ narratives themselves and goes beyond extant theoretical perspectives. I apply this model to exploring students’ moral accounting of financial responsibility by which they situate themselves within the family network (i.e. whether they or their families *should* pay for the college experience, and how they draw distinctions among various forms of expenses), and what students see as the personal, economic, and educational consequences of receiving, or not, from family. In this way, the analysis sheds light on how students make sense of economic inequalities during college and the transition to adulthood.

Keywords: class inequality, emerging adulthood, extended kin, family, financial assistance, higher education, parents, race inequalities, qualitative research

Introduction

In a time of rising college costs – outpacing wage growth, inflation, and student grant programs – it is especially important that we understand how economic inequalities and family financial support shape the college experience. In short, money matters for educational attainment, undermining the persistent goal of meritocracy. In this paper, I explore how students talk about family financial support and how they believe receiving (or not) shapes their personal, economic, and educational experiences.

This paper asks several questions. At the broadest level, I ask, what do students mean when they talk about “paying for college, or specifically, what expenses do students see as part of the “college experience”? Relatedly, how do they distinguish among those expenses that they see as their personal financial responsibilities and those which they believe family should pay? Next, how do students judge or evaluate the help they receive? Do they believe family give them too little, the right amount, or too much? Finally, what do students see as the personal consequences of receiving, or not, from family? I address these questions using inductive analyses of semi-structured, in-depth interviews, building on current theories which have often relied on comparatively thin survey research (e.g. Padilla-Walker, Nelson, and Carroll 2012; Swartz et al. 2011). The analysis addresses broad issues of the ways that familial financial assistance sustains difference and inequalities within a single campus community. This article, thus, contributes to academic and public discussions of financing higher education through the lens of family contributions to college students, and suggests institutional strategies to better support students’ educational attainment and transitions to adulthood.

Relevant Literature

Models of family financial support for college

The dominant theoretical model concerning support for education has been that parents provide students with material, social, and cultural resources, which strongly influence students' development and likelihood of success (Friedman 2013; Lareau 2011). An extensive literature reveals that social class inequality is reproduced through affluent parents' significant financial contributions to their children even into adulthood (Fingerman 2015; McGarry and Schoeni 1995; Schoeni and Ross 2005; Swartz et al 2011), and that support to children between ages 18 and 29 has increased since the early 2000s (Bucx, Van Wel and Knijn 2012; Fingerman et al. 2013; 2016; Rauscher 2016). Despite this trend, Goldrick-Rab (2016) finds that almost a quarter of students say they receive no financial support from family during college. This includes many students who are assigned an estimated family contribution (EFC) to pay for college by federal financial aid policy – limiting their financial aid options. Goldrick-Rab describes these federal guidelines as ineffectively “delineating between the lower-middle and working class” families in estimating EFC (2016: 49). Despite findings that increasing college costs saddle poorer students and their families with more unmet financial needs, (Choy and Berker 2003; Walizer 2018), scholars (Berry 2008; Haider and McGary 2018; Rauscher 2016) note that we lack high-quality data on families' support to students or how receiving (or not) shapes the college experience. This lacuna is concerning as others identify family financial support during college as an important aspect in the reproduction of inequalities (e.g. Choy and Berker 2003; Danzinger and Rouse 2008; Diel-Amen and Turley 2007; Fingerman et al. 2009; 2016; Hamilton, Roksa, and Nielson 2018; Manzoni 2018; Quadlin 2017). The current study inductively models students' talk of their perspectives on and experiences of family support

during college, thereby addressing both the paucity of current findings and the shortcomings of deductive assumptions on which rest both government and university financial aid policy.

Researchers have largely focused on the kinds of expenses family (almost always parents) cover for college students. For example, Padilla-Walker et al. (2012) surveyed parents on their financial support to college-going children, categorizing family support by relative contributions to five deductive expense categories: Tuition, books, housing, daily expenses, and recreation. These authors place families in a range from “minimal providers” who give little financial help to “sole providers” who contribute significantly to each expense category. Another model, developed by Swartz et al. (2011) distinguishes between two primary kinds of parental support: “Scaffolding,” or paying for educational and living expenses at regular intervals versus “safety net” support, or giving to students only in an emergency or in response to a specific unmet need when these events occur. Finally, Goldrick-Rab (2016) categorizes parental support by amounts they provide to their college-going child for three expense categories: Education, room and board, and “in times of need,” the final category reflecting Swartz et al.’s (2011) “safety net” support (159). Each model neglects non-parent sources of family financial support, and overlooks students’ understandings of receiving and implications for the college experience.

Many studies of family help during college ignore racial differences (e.g. Aquilino 2006; Deil-Amen and Turley 2007; Fingerman et al. 2013; 2016; Rauscher 2016; Schoeni and Ross 2005). Most that do include race (e.g. Berry 2008; Charles, Roscigno, and Torres 2006; Fingerman et al. 2009; Gast and George 2015; Swartz 2009) attribute apparent racial differences to socioeconomic inequalities and not to culture. However, some disparate findings indicate racial differences in families paying for college that are not reduced to

class. For example, Goldrick-Rab (2016) and Charles et al. (2006) find that disadvantaged Black and Asian American parents, respectively, provide more to their college student children than do whites with similar class positions. Race may also shape family and student attitudes toward financial help. Looking at affluent parents, McCabe and Jackson (2016) find that white parents, but not Black parents, discourage talk of finances to “shield their children” from economic realities. This strategy perhaps, as Swartz (2008) suggests, buttresses a myth of meritocracy and independence in wealthy white families. Additionally, current research on race and family indicate that a narrow view excluding non-parent kin may systematically overlook some support, especially among working class students of color (Swartz 2009; Gerstel 2011; Goldrick-Rab 2016). Previous studies have typically investigated two racial groups or compared white families to families of color as a whole or have looked at racial differences within one class group. The current paper, in contrast, analyzes narratives of financially advantaged and financially disadvantaged Black, white, and Asian-American students, specifying variation and similarities across differences of both race and class. In doing so, this approach specifies when and how class and race intersect in shaping how students talk about receiving help from family.

Little research looks at student attitudes, beliefs, and assessments about the help they receive (McCabe and Jackson 2016). What has been written indicates opposing views. Some (e.g. Ermisch 2003; Hamilton 2013) portray students as self-interested takers who seek to maximize family support, a portrayal which Arnett (2015) describes as a widespread myth. In contrast, others (e.g. Aquilino 2006; Fingerman et al. 2013) characterize them as reluctant receivers whose adult self-image is threatened by receiving help and who fear “strings-

attached” help and parental control. Research has yet to explore the family conditions within which students develop their normative attitudes toward family help.

The current analysis builds on these studies by illustrating how students talk about not only what they receive, and from whom, but also their understanding of how they and their families “earmark” personal and family funds for specific expenses, thereby imbuing social meaning into an otherwise value-neutral, rationalistic quantification (e.g. Baker and Jimerson 1992; Carruthers 2010; Zelizer 1996; 1997). Such earmarking illustrates not only the social meaning of how monies are received and spent, but also both reflect and reinforce how individuals are embedded in social networks of support.

Consequences of receiving, or not, from family

Scholars disagree about the impact of parental financial help during college (see Padilla-Walker et al. 2012; Rauscher 2016). For example, Armstrong and Hamilton’s dormitory ethnography (2013) finds that class matters: students with fewer financial resources are excluded from many of the social and academic rewards of their large, flagship university. In contrast, Roksa and Kinsley’s analysis of student survey data (2019) finds that family financial support does not correlate to GPA. Both studies are limited: The former only includes women, the majority of whom are white; while the latter includes only low-SES STEM students with ACT math scores over 20. Similar to Roksa and Kinsley (2019), previous work has primarily recorded quantitative associations of hours worked, grades, or college completion, but have rarely considered the experiences, meanings, and affective dimensions of financial uncertainty and family financial support during college. In the current study, students from diverse race, social class, and gender positions and identities

describe how they understand the effects of family financial support and their divergent “college experiences.”

Research suggests that students respond to unmet need in ways which can endanger educational attainment and wellbeing. These include going without educational materials and healthcare (Fosnacht and Calderone 2017), working long hours for pay (Hossler et al. 2008; Pike, Kuh, and Massa-McKinley 2008; Rauscher 2016; Rauscher and Elliot 2014; Walpole 2003) and “adopt[ing] a standard of living below that provided for by the student budget” of the college (Choy and Berker 2003: 45). Student anxiety, stress, and depression related to financial need may be mutually reinforcing of financial stress in the family, leading students to avoid seeking help even when in need of a financial “safety net” and feeling conflicted if they do receive from family (Cross, Taylor, and Chatter 2018; Fingerman et al. 2013; Goldrick-Rab 2016; Quadlin 2017). Financially disadvantaged students increasingly rely on debt, in larger amounts, to finance college, which is associated with long-term negative economic consequences (Elliot and Rauscher 2018; Quadlin 2017; Rauscher 2016; Witeeven and Attewell 2017).

It should not be assumed that these strategies and outcomes are consistent across race and class as several studies find that similar class resources in the family are associated with different outcomes among differently raced families (e.g. McCabe and Jackson 2016; Rauscher and Elliot 2014; Zhan and Sherraden 2011). For example, while student debt carries life-long effects on wealth accumulation, this falls hardest on disadvantaged Black students, who rely more than others on student loans even when controlling for family social class (Addo, Houle, and Simon 2016; Jackson and Reynolds 2013; Kim, Spangler, and Gutter 2017; Scott-Clayton and Li 2016). Asian-American parents are portrayed as loan

averse, both for themselves and their college-going children (Gladieux and Perna 2005). White parents, in contrast, are portrayed as especially likely to take on debt themselves, (e.g. ParentPLUS loans or home mortgages), thereby reducing their child's debt burden (Cha, Weagley, and Reynolds 2005). Media often attribute racial differences in educational outcome to culture, blaming Black families for students' struggles while praising Asian American families for student success (Inside Higher Education 2017; Lee and Zhou 2015; Chua 2011). White students are rarely considered through a racial lens in terms of educational or family practices (e.g. Clarke, Beeghley, and Cochran 1990), reinforcing the view of whiteness as the norm against which others are judged (Lewis 2004).

I compare financially advantaged and financially disadvantaged Asian American, Black, and white students' narratives of family financial help during college. Inductively analyzing salient race and class differences in student talk of family help during college, I refine extant theoretical models concerning types of family support during college and put these in conversation with family scholars' findings of race and class variation in family monetary transfers. These go beyond what students say they receive, but also their expressed beliefs and values around receiving help and how they understand the personal outcomes of receiving, or not, from family, including non-parent kin.

Data and Methods

This paper builds on a larger collaborative research project investigating inequalities in family involvement in the lives of college students, described more fully by Harrington et al. (2015). In the overarching project, my collaborators and I conducted more than 150 semi-structured, in-depth, face-to-face interviews with a diverse sample of full-time undergraduates at a large, predominantly white, public research institution in the northeastern

region of the U.S. (“Flagship University”). I analyzed data independently for the current analysis, exploring themes and dimensions of student talk of receiving financial support from family during college. This analysis illuminates broad patterns in student talk of family help in paying for college, developing models based in the distinctions which participants mobilize to make sense of and account for the help they receive from family, or not.

Participants and Recruitment

All participants in the current study (n=112) were full-time students at a large, predominantly white, public research institution in the northeastern region of the U.S., referred to in these papers as “Flagship University.” We used purposeful sampling to recruit students. We first obtained a list of all students in their sophomore year and above from the university’s Registrar Office which included each undergraduate’s name, email address, and five criteria we used to select the sample: 1) self-reported race (Asian American, Black, and white students were included); 2) at least sophomore standing or above; 3) full-time undergraduate; 4) between 18 and 30 years of age; and 5) living away from their family during the academic year (that is, living in on-campus residential housing or off-campus housing). In addition, the university financial aid office provided us with information about whether each student had applied for and received a Pell grant, had applied and not received Pell grant funding, or had not applied for it.

Although we were fortunate to obtain these data from the university, class was a central but messy concept to operationalize (see Wiggins, Harrington, and Ide 2014). Many students were uncertain of other potential class attributes: Many were unable to provide an estimate of parent income and sometimes they were uncertain of parental occupations beyond vague categories. FAFSA data also imperfectly captures class differences in family wealth,

non-parental assets, even household income in cases where parents are not currently married to one another because students can receive support from a divorced parent who is not counted in Pell calculations.

I operationalized social class as “financially advantaged” (n=28) and “financially disadvantaged” (n=84). I categorized those as advantaged who were ineligible for any FAFSA-based financial aid while the disadvantaged were eligible for the Pell Grant. The Pell Grant is primarily awarded based on parent income, with 70 percent of recipients listing annual household parental income as \$30,000 or less, and almost all recipients reporting \$60,000 or less in annual household parental income (Protopsaltis and Parrott 2017). To increase parsimony and more clearly delineate differences by social class, I adopted a maximum variation sampling strategy (Palinkas et al. 2016), excluding 41 participants from the earlier sample who were eligible for non-Pell financial aid (e.g. subsidized student loans) but were ineligible for the Pell Grant (n=41).

The current analysis draws on interviews with Black (n=34), Asian American (n=47), and white (n=32) participants. Flagship University is a historically white institution and remains majority white today. Institutional data in the year we collected data report that the student body was almost 70 percent white. Asian Americans accounted for slightly over 9 percent and Black students comprised less than four percent of the undergraduate student population. We initially based race classifications on data provided by the university to the research team and then confirmed using participant self-reports at the start of each interview.

Further, this study includes 56 interviews with women, 55 interviews with men, and one interview with a genderfluid student. Institutional data reports that women made up slightly over 50 percent of students in the year we conducted interviews. The university

registrar provided us with gender designations for each student, and we confirmed these at the start of each interview. Throughout, I use the designation of “he/his” and “her/hers” for men and women, respectively, and I use the “ze/zir” gender-neutral pronoun convention when referring to the genderfluid participant.

We recruited and interviewed students using race matching between researcher and participant. As a white-presenting and identified researcher, I recruited and interviewed only white-identified participants, while co-researchers recruited and interviewed Asian American and Black participants¹. Race matching is a common yet controversial practice (Davis et al. 2017). Seidman (2006) identifies cross-race interviewer/interviewee pairs – especially white and Black pairs – to be “problematic” and racial differences to create “difficulties in establishing an effective interviewing relationship” (100). Fontana and Frey (2003) argue that race matching is especially helpful when interviews explicitly ask about racial themes. While our interview guides do not directly ask about race, our in-depth interview approach seeks to “elicit stories and case-oriented narratives” (Miller and Crabtree 2004: 189) and probed when students raised race in their narrative. These narratives were likely to include racially explicit accounts of family and college life, especially among Black and Asian American participants attending a historically white university. In the analysis that follows, I indicate participant race when it advances the analysis. I use pseudonyms for participants.

Interviews

We interviewed respondents individually in private university offices. The in-depth interviews ranged from 45 minutes to three and a half hours, with most interviews lasting

¹ For a more complete discussion of researcher positionality in the research process, see Appendix A.

approximately one hour. Interviews included a broad range of questions and probes about students' college experiences and family relationships, probing about specific kinds of support given by a wide range of family members, including parents, siblings, and extended kin; students' ongoing identity work with family and apart from family; and students' assessment of the impact of family involvement on the college experience. Preserving respondents' own language and narrative emphasis provided a useful vantage point from which to explore the meaning and importance of these experiences and relationships from each respondent's point-of-view, adding depth to our understanding of the processes underpinning unequal "emerging adulthoods." Interviews were audio recorded and transcribed verbatim to preserve participant language and narrative emphasis.

The current analysis relied heavily on our questions asking students to describe the ways they pay for college, probes about their current receipt and future expectations for family financial support, and how students assessed the ways the receipt (or not) affected them while in college². Specifically, we asked the following, with probes:

1. How are you paying for college?
Tuition, books, dorm/rent and utilities, meal plan/groceries, personal expenses.
2. Do family members give you money for living and personal expenses?
3. How much money do you get from family members?
4. Whose name are your student loans in?
5. Who will repay the loans?

While these questions all focus on what students receive, participants' talk and our probes typically went beyond this. Many indicated, and I examined, their moral schema of what they believe family should pay or not as well as what they believe they could expect family to cover if necessary.

² See Appendix B: Interview Schedule.

Coding and Analysis

During the initial collaborative phase of the project, my research team and I developed a number of codes, some of which are foundational to the current analysis, including “attribute codes” (Saldaña 2013:69) (i.e. participant financial aid status, race, gender, etc.), “structural codes” (Saldaña 2013: 84) (i.e. “money,” with sub-codes including “paying for college,” “work and income,” and “debt”) and “descriptive codes” (Saldaña 2013: 89) (i.e. “family relationships” with sub-codes including “mother,” “father,” “sibling,” “grandparents” and other kin). Throughout, we ensured coding consistency across the members of the research team using practices described by MacQueen et al. (1998; 2008), including: Developing a detailed codebook including, a definition for each code, instructions of when to (and when not to) use the code, and examples; meeting weekly to discuss coding; and testing for intercoder reliability using NVivo, yielding over 95 percent reliability across researchers over multiple tests.

I address the research questions by re-analyzing the key structural and descriptive initial codes and attending to variance associated with attribute codes. In this process, described as “focused coding” by Charmaz (2014), I explored these themes more deeply to inductively direct the analysis and specify “the theoretical centrality of certain ideas” (140). Some of these codes include “living expenses,” “financial stress,” and “educational debt.” Finally, I categorized these new codes into a comparative and analytic framework using “axial coding” (Charmaz 2014: 147). My re-analysis yielded more codes that serve as building blocks for this paper (e.g. “expense categories;” “consequences of receiving financial help;” and “comparisons to others.”), with each having several sub-codes. For example, students saying whether family can help with “living expenses,” “educational expenses,” and “recreational

expenses” were put into a code of “expense type,” which was further used as the basis of the final comparative strategy.

Throughout the coding and analysis process, my research team (during initial coding) and I (during initial and secondary coding) wrote analytic memos exploring the themes emerging within and across codes. Initial memos focused on individual participants and codes, and our weekly discussions gave us space to compare these memos and build increasingly analytical understandings of our data. I continued this practice during secondary analysis, writing “integrative memos” as I developed further codes and analyses (Emerson, Fretz, and Shaw 1995: 162).

Throughout my re-analysis, it became clear that class and race differences, while important, were secondary to the inductive categories used by my participants to describe their receipt of help, focusing on the kinds of expenses they say family can cover, or not (i.e. educational, living, and recreational expenses). This model is similar to those used by other scholars (e.g. Goldrick-Rab 2016; Padilla-Walker et al. 2012; Swartz et al. 2011), but diverges from these in important ways: First, I include financial help from non-parent kin. Second, I apply this model to students’ assessments and framing of the help they receive; and the consequences they believe stem from these contributions. Finally, the model goes beyond what students say they receive to also include what they believe family can provide. Participants often shared this information when discussing family financial support. Specifically, some students often said that family would like to help more but cannot, while others explained that family could help more, but that they are not currently receiving certain kinds of financial support. For example, some students say that parents can and would pay for recreational expenses, but the student prefers to use their own money to increase their

sense of independence. Previous models, looking only at what students receive, would overlook this perceived availability of support. By relying on student perceptions of actual and potential support, I center the subjectivity of the accounts I analyze while accounting for both “scaffolding” and “safety net” support.

Modeling Student Talk of Family Financial Support During College

Student talk of “paying for college” was framed by four salient expense categories: educational expenses (i.e. tuition and textbooks); living expenses (i.e. rent, groceries, and bills such as utilities, phone and, transportation to campus or to visit home) recreational expenses (i.e. alcohol, concerts/movies, vacations with friends). The fourth category, “safety net” spending, was support the student could receive in response to a specific financial difficulty (i.e. repairing a car or facing unexpected unemployment).

Students varied in whether they said family could or would pay for various expenses categories, yielding four comparative groups of students: “The Endowed,” “The Protected,” “The Encouraged,” and “The Tenacious.” The Endowed say family can contribute significantly to all expenses, including educational, living, and recreational. I label as “The Protected” those students who say family can support their educational and living expenses, but not recreational expenses. Next, “The Encouraged” say family can pay for the majority of their educational expenses, but little else. Both The Protected and The Encouraged sometimes discuss either receiving safety net support or knowing that family can help them if they are in need. Finally, “The Tenacious” receive little or no financial support from family. Neither The Tenacious nor The Endowed talk of “safety net” support from family. The Tenacious see themselves as fully on their own, while The Endowed receive enough from family that the kinds of financial emergency leading to safety net support is rarely

considered. Each of these analytic groups also vary in the main ways that they discuss their views of family financial support and of the personal and educational consequences of receiving, or not receiving, from family.

TABLE 1: EXPENSES STUDENTS EXPECT FAMILIES CAN PAY

<i>Coding Category</i>	Educational Expenses	Living Expenses	Recreational Expenses	Emergency Expenses
<i>The Endowed</i>	Y	Y	Y	N/A
<i>The Protected</i>	Y	Y	N	Y
<i>The Encouraged</i>	Y	N	N	Y
<i>The Tenacious</i>	N	N	N	N

Findings and Analysis

Analyses reveal that “paying for college” does not hold a single, straightforward meaning. Rather, there is considerable variation in kinds of expenses included in student talk of “the college experience,” in their moral and normative understandings applied to each expense category, and in their understanding of how family financial support shapes the college experience and their embeddedness in the family network. We find considerably more racial variation in talk of college, families, and money among the financially disadvantaged, while these differences are muted among the financially advantaged.

There is a clear intersection of class and race variation in terms of whether students are endowed, protected, encouraged or tenacious. As Table 2 shows, all financially advantaged participants are among The Protected and The Endowed. Black participants are over-represented within The Tenacious category. However, almost a third (29%) of financially disadvantaged Asian American participants receive significant support and are therefore counted among The Endowed and The Protected. These findings buttress others’ (Charles et al. 2006) who find that working class Asian American families invest more in financially supporting college students than do other working-class families. However,

Goldrick-Rab's (2016) characterization of disadvantaged Black families providing more than do disadvantaged white families is not reflected in these data, a discrepancy possibly due to the broad operationalization of social class used in the current study.

TABLE 2: CLASS AND RACE FREQUENCIES OF EACH CODING CATEGORY

	Tenacious	Encouraged	Protected	Endowed	TOTAL
<i>Disadvantaged</i>					
<i>Black</i>	20	6	1	0	27
<i>White</i>	9	6	1	2	18
<i>Asian American</i>	7	20	3	9	39
<i>Advantaged</i>					
<i>Black</i>	0	0	3	4	7
<i>White</i>	0	0	7	6	13
<i>Asian American</i>	0	0	3	5	8
TOTAL	36	32	18	26	112

What do students say family can pay?

We next consider expense categories. As discussed above, the four types of expenses participants include are what they view, and I label, as educational, living, recreational, and safety net. As the analysis shows, participants in these different analytic groups attach different meanings and judgements to each type of expense. Such “earmarking” or distinguishing funds for specific purposes imbues money, and the social relations which underpin its exchange, with cultural meanings. These understandings, in turn, inform how they assess the receipt of help, and how they understand the consequences of receiving from family. For each, the analysis outlines salient themes in student talk of the expense in relation to their beliefs and attitudes of family financial support.

Educational Expenses: Tuition, Fees, and Books

Educational expenses – tuition and university fees – are the most-widely described as those paid by family. Only The Tenacious, those receiving the least from family, say they do

not receive help in paying these. The Endowed say family readily pay, and often that they would pay more. Amida, a financially disadvantaged Endowed student, illustrates:

My mom is like, ‘Don’t worry about— How much is the first semester?’ I’m like ‘\$6,700.’ She’s like, ‘Alright. I’m going to put \$6,700 in your bank account.’ Like...where the hell did we get this money from? And that’s how I’m here, I guess, in school... They were just like, ‘Yea. Go to whatever school you want. It’s your life. We’ll help you pay for it, afford it, no matter what.’

Many of The Endowed describe educational savings accounts, or say parents pay out-of-pocket. Rose, a white student, recounts her grandparents’ advice to her parents: “Use the money from selling our house for your kid's college. Like, you’ll not regret it.” She continues, “So, I'm fortunate enough that my parents are paying for school, or, technically my grandparents are.”

The Protected and The Encouraged say family pay educational costs from their incomes or, especially among The Encouraged, through parents taking on student loan debt and co-signing loans. Cynthia, for example, explains: “My parents *obviously* help to put me through school. The loans are in their names.” Students rarely say they ask family to pay. Rather, family offer, and the student accepts help without questioning whether such costs should be assumed by the student. In comparison, when asked how they pay for college, many of The Tenacious resemble Jayden, who says, “Simple. I do it all.”

Living Expenses: Room, Board, and Transportation

Significant available help for living expenses – rent, food, and bills – distinguishes The Endowed and The Protected, on one hand, from The Encouraged and The Tenacious, on the other. Those receiving help frame these expenses unambiguously as family members’ financial responsibilities, or, in the words of David, “the stuff they [parents] have to pay for.” However, about half of The Protected (but few of The Endowed) highlight that they also contribute some to cover their living expenses. For example, Taylor recounts: “Um, last

summer ... was the first time I was, like, providing for myself, and like, paying my rent and stuff. And like, they helped a little bit, subsidizing it.” He concluded: “It was neat.”

Students like Taylor do not pay out of economic necessity or family members’ demands.

Family can and would pay. Rather, these students say they want to feel independent and assuage feelings of guilt over receiving from family for living expenses. For example,

Kwang, explains why she pays for some bills and groceries: “I, I split it with my parents because I feel really bad... They don’t specifically give me any um restrictions [in what they will pay]. I give myself restrictions, just because I have to work hard.” Similarly, Bram says he pays some of his rent because “it helps me feel a little bit more independent.” Despite valuing a feeling of independence, these Protected students are largely resigned to the belief that they cannot survive without substantial family help. Chloe imagines the worst: “If they cut me off, like, today, I would be dead. Or homeless. Or dead and homeless... I have, like, my own income and stuff. But, it’s like, I don’t think it’s, like, enough.” Anastasia likewise laments, “I want to pay [more]...but I don’t think I could. Maybe if I applied for scholarships.”

In contrast, The Encouraged and The Tenacious say that paying their own living expenses is not optional, as they receive little or no scaffolding help for these. Rather, they often say, similarly to Jayden, that “No one in my family gives me money for those kinds of things actually. It’s all me paying for personal and living expenses.” These students say family cannot afford to provide more. For example, when asked if family helps with daily living expenses, Kiara laughs as if to dismiss the unthinkable, explaining, “No. no. My parents in general don’t really have that much to help to consistently pay for me.”

Sometimes, however, these students describe relatively small gifts which supplement their

living costs – gifts which would likely go unremarked by The Endowed and The Protected. Justin illustrates, saying his grandmother “sends money, like, here and there... \$100, \$200,” explaining that she “tries to help. But, like, she can’t.” Destiny describes receiving even less: “If one person [family member] is giving me five dollars...then the other person might give me five dollars as well... sometimes maybe my mom has a little extra cash and she’ll give me some...The amount varies; it’s not a lot.” but, I definitely appreciate it.” These relatively small gifts are significant in expressing and reinforcing the participants’ embeddedness in the family network at the same time as they express care. However, these transfers are neither regular enough or large enough to make major changes in the student’s quality of life.

Tenacious Black students are unique in that they regularly describe family care packages which offset their living expenses, rather than money gifts or regular financial support from family. Ethan says that because of a recent care package, “My pantry is filled right now with different, all sorts of different food, um, so I don’t think I’ll be going food shopping for about a month.” Hailey also explains, “Since my mom really can’t assist me financially, she’ll create care packages more so as a way to help support me... those things can add up.” Aailyah says her mother gives her “like, little groceries, like snacks...cereal and things like that... care packages.” Relatively small gifts, both monetary and care packages, are rarely considered in the literature. However, as students see it, they are a means by which families express their concern for the student’s wellbeing and serve as physical reminders of the student’s place within the kin network. The question remains, however, why Tenacious white and Asian Americans do not discuss receiving these kinds of material supports. Although Black students did not frame these gifts through a racial lens, for example, saying that these gifts are “what Black families do,” these types of support may speak to community

and family-based resilience and active commitments to keeping their college-going child emotionally and socially close, even if physically distant.

Recreational Expenses: Socializing, Travel, and Personal Purchases

Recreational expenses are the ones that most clearly set off The Endowed from other groups. They are the only ones to receive significant sums for recreational spending.

Although many of The Endowed say they also spend money earned at summer jobs, few say family restricts their contributions. For example, when Adam depleted his funds, he describes his parents' response as, "Fine, we'll give you more money," and "You don't have to ask. If we've given you the money you can use it." Amida similarly says, "Like, my parents gave me everything I want... They don't even ask why I need the money really.... They want to shove money down my throat." In contrast, The Protected frame recreational spending as primarily their personal responsibility. For example, Caleb says he is responsible for paying "when I go to a restaurant" or "when I go to Target" and Edward says "going out money is all on me;" and Brenda says "I always had a job [for] spending money." Others, whether Encouraged or Tenacious, rarely discuss recreational spending.

While it is likely that those who receive less from family do spend some of their earned money on socializing and discretionary purchases, this rarely enters their discussion of "paying for college." It is possible that "college" is more transactional for these students – and "paying for college" connotes educational expenses and the living expenses that make their studies possible. In contrast, those who receive more do include recreational expenses in "paying for college" may indicate that they understand "the college experience" as an important source of building peer-based social networks rather than focusing on formal education and credentialing.

Emergency Expenses: Overcoming Temporary Challenges

The Endowed and The Protected rarely mention safety net support – contributions in response to a financial setback or crisis. For these students, family’s generous giving seems to preclude such setbacks, proactively averting potential issues. Kwang, for example, says, “If they see me struggling, they’ll put money in my bank account.” Madison says family members “always ask, like, ‘Do you need money? Are you sure? Do you still have money? Do you still have—? Are you saving up?’ Blah, blah, blah. They yeah, they make sure of that.” Recognizing crisis as a possibility, Bram nonetheless explains, that “Knowing that I have a safety net [of family support], just in case things go horribly awry, is a good feeling.”

For The Encouraged and The Tenacious, safety net support is central to their understanding of family support rather than the regularly-provided monies often seen as matter-of-course among The Endowed and Protected. For example, while elsewhere lauding his self-sufficiency, Benjamin—a member of The Encouraged- admits, “If I was ever in the situation where – ‘Oh shit, I need money.’ I could definitely call my mom... I haven’t gotten there yet, but I’m sure if I have to at some point, they’ll help me out. So, I’ve been content.” Some others of The Encouraged, like Donnie, say they prefer to be independent, but are also grateful for help when in need. He says his mother helped pay his car insurance while he was unemployed, explaining: “I still don’t like it, that she does it, but I’m not at the point where I can be like ‘No, I already paid it off.’ You know, it’s [scoffs], it’s not a financial situation that I have.”

Other Tenacious participants say family cannot provide even safety net support, and they say they refuse to ask. This was most clear among Black Tenacious students and rarely came up among whites or Asian Americans. The remarks of several Black students in The Tenacious category illustrate this theme: Kiara says turning to family for help would be “a

vain effort.” Arianna remarks, “Everyone in my family is struggling, so I refuse to even part my lips and ask them for the impossible [money].” Similarly, Jordan says “My mom doesn’t send me any money. She can’t afford to do it, and I wouldn’t dare ask for something like that.” The objective availability of this kind of support is beyond the scope of analysis. However, students’ perceptions of the availability of safety net support is one way that class and race inequalities in the college experience are sustained. Believing they have no recourse leads these students to avoid asking for help, and in doing so, further undermines the possibility of receiving support.

Within each analytic category, most students articulated similar understandings of family support and made similar distinctions between those expenses they believed should be funded by family and those which should be provided personally. For example, neither The Endowed nor The Tenacious make strong distinctions among any categories of expenses. The former, The Endowed, illustrate being treated as if they are entitled to full support, or as Nia says, family pay “100 percent of it [the college experience].” The latter neither receive nor feel entitled to receive in any category of support. However, they may receive small gifts of money or care packages. The use of care packages, rather than money, serves as earmarking support for the student’s daily care, but these distinctions are made by the condition of the gift and not actively by the student herself. As the name implies, these gifts reflect care for the student’s wellbeing without taking full responsibility of scaffolding support. Gifts of money, rather, are rarely designated for specific purposes. The Protected create clear distinctions, however, between their “wants” and “needs” and negotiate with family to exercise optional independence while not facing serious negative consequences of economic uncertainty. Family take on primary responsibility for paying for living and

educational expenses, reflecting a relationship by which the student is entitled to receiving. However, in supplementing these expenses, some students begin to redefine the relationship. Importantly, this self-sustaining activity is largely voluntary, reflecting a self-gifting that carries psychological benefit. Students are not generally unreflective receivers, but rather negotiate sometimes to explore independence through using their own funds.

In contrast, The Encouraged, and some of The Tenacious, distinguish primarily between scaffolding support, which is unavailable, and safety net support, which some believe they can access. If we only looked at *what* they say they receive, we would miss important dynamics reflecting what students believe they can or should receive, as well as the potential receipt of safety net support – a benefit that goes beyond simply receiving.

How much do students say they receive?

Beyond discussing categories of expenses, most participants say they cannot provide an estimate of how much they receive from family. The estimates provided by the relatively few who do offer a dollar amount, however, are illustrative. Whereas The Endowed say they receive, on average, \$40,000 annually from family, this decreases to \$22,000 for The Protected, \$5,000 for The Encouraged; and less than \$200 for The Tenacious. Many of those who receive the most support, The Endowed and Protected, say parents discourage them from thinking about finances. This was even observed among the relatively few students of color and the financially disadvantaged in these categories. Alice is typical in this sense, saying “My dad doesn’t want me to worry about that right now while I’m studying and stuff,” while Taylor says that family is “over-protective” and “don't want me to have to think about it or deal with it [finances].”

Hiding the amount of help they receive may have two purposes. On one hand, this can reinforce a sense of meritocracy despite dependence, as suggested by McCabe and Jackson (2016). On the other hand, these families may be resisting the monetization of their family support network. Taylor's narrative supports this view. Ze reports that zir mother hides the amounts they receive from grandparents, saying "No" she will not disclose amounts, "'Cause, you're going to try and pay them back, and this is stuff that we're doing for you and it's important to us that we are able to provide you an education." In this way, Taylor describes zir mother as reinforcing the understanding that even though this is money—of course, a certain dollar amount --it simultaneously is a kind of support that is not or should not be viewed as simply pecuniary. At the same time, this may be the mother's way of maintaining a family hierarchy through one-way giving—as she says, "this is stuff *we* are doing for *you*; it's important to *us* that *we* are able to provide *you* an education." [emphasis added] This response rebuts Taylor's attempt to reframe the support as a loan, a categorization which might undermine not only the intimacy of family, distinct from market ties, but also the hierarchy imposed on that intimacy. In Taylor's account, zir mother frames financial support as an "entitlement," reflecting and reinforcing Taylor's embeddedness in a care-based family network, thereby rebutting the impersonal or rationalistic implications of framing support as a loan or as compensation (Carruthers 2010; Zelizer 1997).

Compared to The Endowed and The Protected, those receiving less support attribute their uncertainty to unstable financial conditions for the student and their families. This widespread uncertainty or unwillingness to say how much they receive from family calls into question the veracity of studies presenting student reports as quantifiable, objective facts (e.g. Choy and Berker 2003). Rather, students described family financial support in reference to

kinds of expenses covered by family, indicating the moral associations they make between sources of support and types of expenses.

How do students assess family financial help?

Students assess the various types of help they receive from family in four primary ways: Normalizing personal experience, either dependence or self-sufficiency; highlighting differences from other students with more or less support; expressing gratitude to family for the support they receive; and criticizing financial supporters. Participants root these assessments in moral reasoning (i.e. What *should* family provide?) and experiences of receiving, or not, from family.

Normalizing support or self-sufficiency

Some of The Endowed and The Protected, across race and class, normalize the significant “scaffolding” help they receive – indicating satisfaction but little gratitude or recognition that others receive less. They respond tersely when asked how they feel about family financial support: “It’s adequate;” “It’s fine;” and “It’s enough.” These non-elaborated and non-reflective responses would be expected among the self-interested takers assumed by some scholars (e.g. Ermisch 2003) and generalized as a “myth” of greedy emerging adults (Arnett 2007). These students most clearly recognize a sense of entitlement (see Zelizer 1996), accepting family support without question, regardless of the allocation of funds. However, they are a minority even among those receiving the most.

The Tenacious, in contrast, often normalize, even valorize, their self-sufficiency. Tony says, “You know, [it’s] my choice to go to college, and you know, my success thereafter is my own doing... and therefore, the expenses that I incur at my time at school are justifiably mine.” Often they deny any negative feelings about not receiving support. Terence

says “I don’t really feel any kind of way about it, because I’ve always been independent” and “I’m able to provide for myself...that’s just the grown man in me.” Other Tenacious Black men also tie their self-sufficiency to gendered notions of adulthood. Reggie, for example, says “I’m fine with it [not receiving]” which is “the way it’s supposed to be” because “I’m a grown dude, [and] I’m supposed to carry my weight.” Justin says he is “not resentful” of having no financial help for college because he has learned to “work hard, and be a man, and support myself... setting me up for supporting my future kids and wife.” In normalizing and valorizing their self-sufficiency, these participants discount as abnormal or unwanted the support which others receive. They also frame their financial independence as evidence of masculinity. However, several Tenacious women also normalize and valorize their financial independence and personal financial responsibility. Liza is especially explicit, saying, “It’s my education, so I don’t really need [support]. I feel like I’m a very independent person...So that’s why I don’t agree with a lot of students— how they’re always asking their parents for, like, a couple thousand dollars.”

Recognizing Advantage and Disadvantage

Some of The Endowed and Protected recognize their privilege. Keiko says “I know some friends [and] they’re paying, so. And that must be really hard. So, I’m lucky.” Edward similarly explains “So many [other] people have to worry about being bogged down with loans after school.” In contrast, many of The Encouraged and Tenacious recognize their disadvantage, express frustrations, and wish family could give more. Simultaneously, they excuse family for not providing. Rick says “obviously it would be nice if I, if they were able to give me more support, but because they’re not, I’m very happy with what I get. Um, it’s interesting though, um, like knowing other people, and like, who are in college as well who

only have to work, uh, a couple hours a week, or their parents are able to like pay their rent. It's yeah, it's uh, it's hard to see that.” Reggie says that while “I do feel a little irritated and unfortunate” about not having more help, “I do have to be understanding to their situation too. I'm sure if they could they would. But they can't.”

Expressing gratitude

Some of The Endowed and Protected highlight their appreciation of family members who provide support. Chloe says simply, “I feel really, like, freaking lucky.” When asked how he feels about the support he receives, Nick says he fee “very good.” He continues, “I know that I only have one or two other people on campus that I've interacted with who also have things paid for by their parents. I have learned to be very, very, very grateful of this fact.” Like Nick, those who express gratitude among The Endowed and Protected often compare themselves to students who receive less. Keiko, quoted above comparing herself to others whose financial situations are “really hard,” also says, “I think that I’m very lucky and fortunate that they’re paying...I’m lucky.” Edward also expresses gratitude alongside his assessment, quoted above, about not becoming “bogged down” financially like other students, saying: “I couldn't put into words how great I feel about the amount of financial support I get from my parents. I mean, it's, I consider myself just one of the luckiest people... And I never, I try not to forget how lucky I am.” Finally, Kate says:

I'm so grateful for it and I recognize how privileged I am to have that kind of support. I know a lot of people who had to take out just crazy amounts of loans and I know a lot of people who are independent students that are supporting themselves. I just know for my own mental state, it's so much-- I don't have to be stressed about money, which is amazing. I know once I graduate, I'm not going to have that debt holding me down. I'm so grateful to them and very cognizant of what a privilege that is.

Overt talk of gratitude among The Endowed and The Protected is typically accompanied with these social comparisons to other students who receive less. In this way, their sense of

gratitude may stem from their relative sense of advantage. These accounts often centered on avoiding student debt, likely responding to this theme as the central theme in broad discussions about college affordability. In this way, however, they overlooked the tangible and daily benefits they receive while focusing on the future – a future where others, but not they, will have additional expenses. In this way, their perception preserves a view of relative equality *during* college.

Those who receive less also express gratitude, but they express this gratitude in spite of their comparisons to better-funded college peers. Their talk of thankfulness is rooted in their own familial experiences, and feelings that family sacrifice to provide even small monetary or material gifts. Different social relations then shape their moral compass or expression of gratitude. Some of The Encouraged link their talk of gratitude to comparisons with other college students, but Rick says “it’s hard to see” others who have more help than he does. But he also explains that he is “Thankful for insurance to be paid for” by family and “very happy to have my, like, cellphone” covered by parents, summarizing “I’m very happy with what I get.” Others among The Encouraged say they are grateful, but also conflicted about the help they receive. Andrea describes help from her brother saying she is “very grateful.” However, like Rick, this gratitude is bittersweet. She explains, “I wish he wasn’t helping me so he could, you know, save up that money to do whatever he wanted with it... I wish he would treat himself to a nice vacation or something, instead of paying for my, my student loans.” In contrast, The Tenacious express statements of gratitude with fewer explanations or qualifications. Destiny says her family gives care packages or gifts as small as five dollars, concluding “it’s not a lot, but I definitely appreciate it.” Ailya similarly says her family gives her “care packages...and then my grandma will give me 200 dollars here

and there, and I appreciate it. And then I have an older cousin who occasionally helps me out with books when he can. I think it's the sweetest thing.” These straightforward statements of gratitude illustrate a context of family gift-giving, a voluntary form of support that these students think expresses care (Zelizer 1997). This analysis suggests that expressions of gratitude are not linked to amounts or categories of help. Rather, those who get less often express more gratitude than others. Those with lower expectations often expressed heightened thankfulness as they talk of support as a gift. They seem not to see this as an entitlement.

Feeling Conflicted: Too much help

Others, about a third of each category except The Tenacious, are conflicted about receiving or critical of family for giving too much. The Endowed and The Protected say family help undermines their learning to be self-sufficient. Malik says “I wish I wasn’t 100% dependent on them.... I get more than I need.” Additionally, Lien describes family help as “Way too much,” adding, “They really spoil me... They’re like, ‘buy everything you want,’ and I’m like, ‘I don’t want to live like this.’ What if I graduate from college and I can’t really depend on them anymore, and I’m, like, ‘Oh no, what should I do?’ Brenda has similar concerns: “I feel like it's a lot. yeah... My parents would always do anything for me and... it probably is too much. Like, once I’m on my own it's just going to be a shock.” These students worry that dependence on family today undermines their ability to secure their financial independence in the future. Nicole illustrates, saying family help is:

Uh... a lot... I've not really been independent. Like I think if I start having to pay things I think, I would know- grow up more. I feel like if my parents do die, I think I would be in a lot of trouble because they over— give me too much... I pay for things, but, like never pay, pay my monthly bills. So, I think that's going to be a hard transition.

While conflicted in this way, students like Nicole are resigned to their privilege, feeling that high levels of family financial support are necessary even if they carry some negative consequences for personal growth.

Some, especially The Endowed financially disadvantaged Asian American participants, say that parents give generously but that they also seek control and undermine the student's sense of adulthood. Amida, for example, says, "Every time I come home, my mom is like, 'I'm going to pay for your gas.' I'm like, 'Please, don't. I'm an adult.' They still treat me as a child... They don't want to let me go." His talk resembles Bopha, who says "I don't want to use their money. I'm old enough to support myself," and James, saying, "I don't like them [parents] influencing my decisions. So, by taking money from them I feel the need to report to them what I spend it on, and I hate that. I just want to make my own decisions."

Although Arnett (2015) believes that most emerging adults fear parental control associated with financial help, I find that this concern is not characteristic of the majority nor evenly distributed across class, race, or level of family financial support. Rather, those disadvantaged students who receive family support for their recreational spending – mainly Asian Americans – are unique in overtly expressing fears of parental control. In contrast, those students paying at least some of their own recreational spending are able to carve out a realm of their lives within which they feel free from social entanglement with family. For those disadvantaged students receiving significant support for discretionary spending, family relationships are ever present. This is less of a problem for financially advantaged Endowed students, however, likely reflecting their general sense of entitlement to family funds and their abilities to raise significant personal funds through summer employment.

Many of The Encouraged, in contrast, say receiving help contradicts their values of independence, on one hand, and causes them guilt, on the other. Trish represents the first perspective: “I would prefer to try to do as much as I can myself.” Perhaps ironically, she attributes this sense of regret to her upbringing, to those very people from whom she gets money as she continues, “I guess it's just the way we were brought up, and it's just being independent.” Those emphasizing independence, especially white and Asian American students, often frame family help as a loan to be repaid. Trish continues: “I want to repay them [parents]... I don't think she expects me to pay her back, but, like I said, I really want to.” Charles is another example. He says family pay for half of his tuition, and therefore explains “I owe them money.” Although he denies that family has ever asked for a repayment, he explains “it's something that I just want to pay back, because I want to contribute my part.” These students, in framing family help as a loan to be repaid, indirectly characterize their relations with family – primarily parents – as transactional and individualized. It is possible that this is facilitated by parents paying tuition, which is easily quantifiable and distant from the student's everyday experience.

Others express guilt, even for relatively modest family support, from families they believe are struggling financially. Juliana, whose mother provides only some tuition money, says:

I would like to be able to pay for this ... I feel guilty that her money's going for here. But she wants it, and she wouldn't have it any other way... She's about to lose her house. That is a big guilt trip on my part, but I know that if I did go home [leave university], she would be so upset with herself. It would destroy her. Because she'd know it would be because of the money on her end.

Makayla says she has “anxiety attacks” about family spending for her tuition, explaining, “I feel really bad...really guilty... I cry. I call on the phone. I'm like, ‘Mom I feel so bad. You guys are paying everything. We're going to be bankrupt.’ I have a lot of trouble sleeping

because of the whole money problem.” Makayla, Juliana, and others personally take-on the financial stress they perceive in their family, a dynamic also found by Fosnacht and Calderone (2017).

These findings support those scholars who emphasize the ambivalent feelings students have about receiving from family. However, the reasons for these negative feelings are more complex than previously considered. For these students, monetary support reinforces aspects of their relations with family that they wish to diminish, but more often they relate to their developing sense of self: their striving for independence, seeking to gain self-confidence, and averting guilt-laden transactions. Participants are often thoughtful about the kinds of expenses they can and will cover themselves, sometimes refusing family help. This finding contradicts the view presented by Ermisch (2003) of students as “takers” seeking to maximize family contributions.

Consequences of receiving, or not, from family

Finally, we turn to how students respond to and understand the consequences of receiving financial support, or not, from family. This includes, first, the strategies that students use to respond to economic need: by turning to student loans, paid work, and by going without. Student strategies and how they understand these, vary largely by the kinds of support they receive from family. Second, it includes the personal consequences—stress, isolation, self-esteem—that result from these processes.

Student loans and debt

There are some similarities across comparative groups in relation to student loans. Those with loans typically have a vague idea, at most, as to how much they have borrowed. Surya, for example, says he has borrowed “a few thousand, I don’t remember.” Many say

they rarely think of repaying and rarely discuss this with family. Additionally, almost all say they want to repay the loans themselves, without help. Jeff says “I really hope not to depend on her [mother] to help pay for these [loans]. That would be a big failure in life.” These students even say they want to take on debt for expenses they readily allow family to pay while in college. Additionally, saying they want to pay their own debt reinforces an ideal vision of the future – one where they are financially independent and have not only the desire, but the ability, to pay these debts. Other aspects of their talk of educational debt varies by analytic category, and sometimes also by race and class within these categories.

A select group of students, the financially advantaged among The Endowed, almost completely eschew student loans. These participants say their families are loan averse. Judy’s parents, for example, “are adamant that we don’t have any loans, because they know how loans can cripple folks, and they want us to be financially stable and burden-free once we graduate.” Makayla, similarly, says her mother and uncle refuse to allow her to take a loan to finance a study abroad year. Most of these students say they appreciate remaining debt-free. Further, Kate says, “I know a lot of people who had to take out just crazy amounts of loans, and...I don't have to be stressed...I'm not going to have that debt holding me down.”

In comparison, almost all the financially disadvantaged in The Endowed category and about half in The Protected category, across class, report having debt. These participants emphasize that their debt is manageable and express confidence in repaying. William illustrates:

If I went into industry, I'd be high-earning and could pay them [loans] off in no time... I'm not really worried about paying off my loans and that's also made better by the fact that I have ... like virtually no loans, because ultimately like the rest of it is my dad paying for it.

Most of The Endowed and The Protected who carry debt say these loans are taken out by or co-signed by family members. They also believe that family can help them make payments if necessary. Aarav, for example, says “They will definitely, definitely, help me [repay loans] if I ask. I don’t know. Maybe I will try to get a job and see how it goes.” Several say that family are currently paying down the balance on their loans, before interest begins to accrue. Like some others, Jimmy says family “have it covered,” and will pay all their debt.

Almost all of The Encouraged and The Tenacious report having student loan debt. They say they have significant debt. Brandon, for example, says, “I have loans on top of loans on top of loans [laughs] ...I’m not sure how much I have, but I know it’s a lot.” These participants also normalize debt, while simultaneously describing it as a source of stress. Trish, for example, says she is “not really okay with it [taking loans], but that’s just the way things are.” Madison says similarly, “You know, that’s going to suck when I have to pay it back” because “you have to pay way more than what you asked for.” At the same time, she says, “pretty much any college student at this time” finances college with loans. Others say they are “terrified” to face their loans, or even consider leaving the country to avoid repaying. Some of the few in these categories who express optimism at repaying them may be unrealistic. For example, Reena explains: “I know I’m going to be paying for them (est. \$30,000), and my goal is to pay it off in 2, 3 years. Um, I just need a job that pays \$14 an hour or more. That should be enough to pay for all necessities.” Unlike those receiving more financial support, most of The Protected and all of The Tenacious say they expect no help in repaying and that loans are only in their own name, with no co-signers.

Within each analytic category, I find white and Asian American participants describing student loans similarly. Within The Endowed and Protected categories, these

participants say that family members take on significant debt to support them, contradicting those who portray Asian American families as especially loan averse (e.g. Gladieux and Perna 2005) and those who say white parents are uniquely willing to take on debt (Cha et al. 2005). Findings generally support Charles et al. (2006), which find that Asian American families provide more than others to college going emerging adults.

While students across analytic category say they aspire to repay their debt on their own, those with help available, primarily The Endowed and The Protected, may avoid the dire economic consequences of taking on debt, risking instead potential harm to their self-image. Inequalities in family help to repay student debt have not been previously explored in the sociological literature, despite long-term consequences of educational debt. However, analyses indicate that this kind of family help may be an important mechanism in the long-term negative consequences of educational debt that several authors (e.g. Addo et al. 2016; Jackson and Reynolds 2013; Witeveen and Attewell 2017) find particularly dire for disadvantaged Black students.

Ironically, those without loans more readily cite the long-term negative consequences of student loans (e.g. “loans can cripple folks”) than do those accruing significant debt. Students with heavy debt burdens and little family help do not discuss potential harm, but rather talk diffusely about personal stress and say they avoid thinking about the problem. Normalizing and avoiding the thought of their debt may be a strategy to minimize stress which feels overwhelming, but these strategies may also preclude a clear understanding of the challenges, and the disadvantages, they face. For these students, graduating debt-free seems unthinkable rather than as a personal or political possibility.

Paid Employment: Optional for some

Most students say they work for pay to support at least some of their expenses. However, the level of financial support provided by family shapes their talk of work. For some, work is largely optional and provides primarily personal and psychological benefit of feelings of self-efficacy. For others, work is a necessary component of the college experience. This difference – dividing The Endowed and The Protected, on one hand, from The Encouraged and The Tenacious, on the other – is key to understanding vastly unequal college experiences.

Many of The Endowed, across race and class, say they work during academic breaks but not during the academic semester. They save money over breaks for their recreational spending. Edward, for example, recounts saving almost \$6,000 from a summer job in an “upscale grocery store,” a position “fast tracked” by a family friend, to support his social life. The Protected often work full-time over breaks and work, but typically under 10 hours per week during the academic semester. Family financial support allows them to approach work with relatively little stress. These students can easily leave jobs to focus on academics or extracurriculars, to seek unpaid internships or resume-boosting opportunities, or simply because they find the job unappealing. Regardless, they face few serious financial consequences. Taylor is one example.

Um, and I work every summer pretty much. I'm trying to find an internship for this one. Uh, I work all over the place, it usually switches every summer. Just ‘cause like, I don't know. [A grocery store] wanted me to be a long-time member, and it was like ‘Well, I'm going back to school, see you guys.’ [laughs]... But yeah, restaurant work. I do a lot of cooking and baking for fun- stress relief.

Most of The Protected and The Endowed say family help cover expenses when they are not working or deplete their savings, making work relatively optional and avoiding the potential of serious consequences. However, work provides both additional income and feelings of

independence and self-efficacy. Providing for one's needs also shifts the relationship with those who provide financial support. Although these students still rely on family, they are able to imagine reinventing these relationships from ones of compulsory support to voluntary association.

The Encouraged and The Tenacious talk about working for pay as necessary to cover basic expenses, which cannot be covered by family, except with short-term emergency help if the student is unemployed. As Christie says, "bills still continue" regardless of the academic calendar, and they report regularly working full time, often with several jobs, during the school year and over breaks. Liza says, "I basically pay for everything ... I was always worried and concerned with money. So, yeah, I am always working. I work 40 hours a week." Tony explains, "I used to do cashiering... 40, 50 hours a week and go to school... I just applied everywhere... Still, still could not work out if I don't get a job by May, you know [nervous laughter]."

Some, especially Tenacious Black students, identify work as a hindrance to their academic performance and social lives. Carlton says, "I don't have a work/school life balance...All I do – work, go to class, and sleep... when I get off [work] the last thing that I want to do is study. ...because I have so much on my plate, my grades aren't so hot...Actually, they're terrible." Nadia, in contrast, says her academics suffer because she is looking for work: "I just feel stretched in so many directions....I spend way too many hours putting in job applications and... it takes my focus off of studying." For Marcus, studying and work responsibilities foreclose on the possibility of extracurriculars or socializing: "I work...I don't really have a social life because I have to, like, balance working and

schoolwork... I need the extra money for school.” Sometimes, these students recognize that they are unequally burdened, and that others have more freedom. Rick is one example:

It's interesting though, like, knowing other people who are in college as well who only have to work uh, a couple hours a week, or their parents are able to like pay their rent. It's yeah, it's uh, it's hard to see that, ‘cause I think I'd be a better student if I didn't have to work.

Others (e.g. Hossler et al. 2008; Pike, Kuh, and Massa-McKinley 2008; Rauscher 2016)

similarly find that necessity of paid work hampers the college experience for working-class students. However, I find that some financially disadvantaged students, especially Asian Americans, receive enough family support to mitigate the need for paid work. Despite the clear differences between optional work to subsidize recreational spending and necessary work to pay bills, those with significant support rarely recognize their freedom from obligatory work as a benefit of the support they receive.

Relative deprivation, isolation, and going without

The Encouraged and The Tenacious, having little family help, believe that others do not face their same level of financial instability which sometimes endangers their ability to remain a student. Aailyah expresses these difficulties:

Well, sometimes it's really stressful, like, when you have to pay tuition balance. You're like, I wish I could be *one of those people* where my mom could just be like, ‘Here, here's a check, bring it.’ But no, I have to, like, think, ‘Oh my God, how will I pay for this?’ Like for books ...It has been stressful many times, like, when you get that e-mail that they're like, ‘You have to pay for this or you'll get kicked out of school,’ and you're, like, ‘Oh my God!’ So you rush to get a loan or something... So, it has been really stressful.

Even some of The Encouraged, who say family help to pay their tuition and university fees, describe difficulties paying educational costs, including textbooks. Ichiro describes avoiding these costs but managing by relying on friends.

Ichiro: I haven't been buying books [laughs].
Interviewer: Because of the cost?

Ichiro: Yes. I work with friends. I make friends who have books, and we work together.

In contrast, The Tenacious students tend to describe relative deprivation causing them to feel isolated and alienated from students who have more. Nadia explains that she cannot be open with others about her troubles, but must “put on a front while in college, like, everything is okay, when on the inside I’m always worried about tuition, or books.” Aailyah explains that, lacking family help, she is limited in socializing: “I can’t... spend money on certain things, like even small things like go out to dinner, because I have to hold back and save that for tuition or... some, like, necessity.” For Matthew:

I really don’t have any friends here because I don’t want people to judge me. Honestly, I’m probably one of the poorest people here at this school, like, for real it’s sad. Like, I’m never able to go out like all the rest of the kids on my floor do because I don’t have any money.

Cameron describes feeling different from others who have always had more: “I don’t fit in with most kids because I’m so used to being independent and taking care of myself... most of the kids here didn’t really have to grow up as fast as I did.” Several Tenacious Black students express their sense of having less in racial terms. For example, Sabrina says “Other kids, well, maybe the white kids [laughs]... have cars and go on study abroad and spring break trips,” but her family cannot provide for such luxuries. Michael says he assumes class standing based on other students’ race:

If you’re of a different race than I am, I would think that you would have more [money] just because, you know, like financially I would think that... their parents end up paying for like all their stuff ...Compared to me who I’ve had to pay my own stuff...I think most of them would have more than I would.

However, Michael also expresses racial solidarity among Black students, saying “Um, with the students that I, at least, associate myself with – I would think that they have just about the same. If they’re from the same [racial] background as me, I would expect it.” Aries and Seider’s (2005) investigation of low-income students at an elite college finds a similar sense

of alienation and isolation discussed by several of these financially disadvantaged Black students. However, Michael's comment suggests the possibility of creating community rooted in a shared "outsider" identity during college. The Endowed and The Protected rarely recognize that those receiving less resort to going without and feeling isolated in the college community. Sometimes, The Endowed and The Protected say that they recognize that other students struggle, but it typically remains vague, similarly to Keiko (quoted above) characterizing others' financial insecurity as "really hard." However, beyond the burden of student loans, they rarely give details of how they believe other students' lives are "really hard."

Variation and inequalities in family financial support during college shape several aspects of divergent "college experiences" shaping both race and class inequalities. Family economic resources and cultural strategies of supporting college students shape students' expectations of what they can expect to receive, from whom, and for what expenses. Whereas those receiving the most feel entitled to funds, those receiving the least express gratitude for relatively small gifts. Those students receiving some support, but who are also partly self-sustaining are most likely to reframe support as a transaction, arguing for their yet-unaccomplished independence from family.

Conclusion

This analysis of students' talk of unequal "college experiences" at one university illustrates how amounts and types of family financial support shape participants' experiences and understanding of life as a college student and concurrently as a family member. In four primary ways, this paper goes beyond current models that inform significant scholarship and financial aid policy. First, this analysis examines the multiple meanings and subjective

experiences of “paying for college,” problematizing those conceptions of the concept as a simple, factual, or objective question. Rather, students’ understandings are multifaceted. Is “paying for college” primarily educational expenses? Does it include living expenses that free up time for studies, or even paying for a student lifestyle encapsulated in the idea of “the college experience?” This is largely shaped by the availability of financial support. Next, the inductive model of students’ subjective accounts builds on perceptions of what they receive and what they believe they can or should receive (or not) from family, and applies this to analyses of their understanding of family and how familial provisions shape their college experience. The current model describes four analytic groups, distinguished by the kinds of support they say family can provide. Third, it considers social class and three racial groups, whereas few other studies include this level of racial diversity intersecting with social class. In so doing, the model explores how these forms of difference and inequality matter in shaping families’ provisions of material support during college. Finally, as I address more extensively in other work, it includes a broad conception of family that better identifies resource flows in financially disadvantaged Black and Asian American families.

The Endowed and The Protected receive the most from families and talk about this support in similar ways. The key difference between these groups is their approach to discretionary spending. The Endowed say family can and will pay for educational, living, and recreational spending, although some highlight that they also contribute to their own discretionary expenses by working for pay. Some among The Endowed say they voluntarily pay for recreational expenses themselves as an exercise in financial independence. The Protected make clear distinctions between their family’s financial responsibilities of educational and living expenses, which they refer to as “needs,” and their “wants,”

(recreational spending), which family will not pay. The Endowed and The Protected do not discuss “safety net” spending, as the support they typically receive precludes the financial difficulties that such support entails.

Both often approach family financial support as an entitlement, normalizing parental financial support during college. However, they sometimes worry that being supported hinders their learning the necessary for financial independence. Relatively few chafe under parental control during college: this is primarily expressed by those Endowed participants who are financially disadvantaged Asian Americans. The Endowed sometimes express gratitude that their families save them the debt that they realize many of their peers take on for college. Broad conversations about student debt have likely informed this view, and avoiding debt is the primary way they understand their privilege during college compared to their less-supported classmates.

Those students who receive less financial support from family describe starkly different college experiences despite attending the same university as The Endowed and The Protected. The Encouraged say family can pay for only educational expenses, but that they can also provide a temporary safety net if the student needs extra support toward living expenses. In contrast, The Tenacious say family cannot provide regular financial support, sometimes describing instead relatively modest financial gifts or material gifts (i.e. care packages) which offset their needs to spend some personal funds. A key difference between The Encouraged and The Tenacious is “safety net” support. While The Encouraged say family can temporarily help with living expenses in an emergency, The Tenacious do not believe they have access to this kind of help. In this way, The Tenacious are likely at much higher risk of leaving the university for financial reasons.

Like others, The Encouraged and The Tenacious assess the help they receive by normalizing their experience, expressing gratitude, and at the same time as they sometimes criticize those who support them. The Encouraged and Tenacious normalize self-reliance, express gratitude for gifts which reflect family care and family members' personal sacrifices and criticize those whom they perceive to be giving too much given their family's limited means. In stark contrast to The Endowed and The Protected, The Tenacious and The Encouraged are acutely aware of their disadvantage compared to others, focusing on their need to work, the items which are out of their reach (including textbooks, socializing, and some living expenses), and a sense of deprivation and isolation compared to their peers. Ironically, they do not recognize their student loan debt as a point of inequalities, assuming that these are part of the normal college experience.

This research demonstrates that social class and racial differences and inequalities influence the college experience in part by patterning the ways that students believe they are able to access material resources within their family. Analyses that exclude one or both of these dimensions are likely to overlook variation in important sources and understandings of support from family. Cultural narratives, for example, are likely to overlook material aspects of college life which hinder or bolster academic success. Similarly, those that focus only on what students receive from family are unlikely to account for variation in ways that students' understandings, expectations, and assessments of support, including what they believe they can or cannot receive in various contexts, shape their college experience. By broadening the focus of these dynamics to allow for students' narratives of family and college to underpin a model of financial support, the current analysis has uncovered intersectional differences in the college experience that cannot be reduced to social class or racial inequalities. Finally, the

analysis here begins to suggest that problematizing paying for college forces us to see that students have a broader definition of family than just parents. By demonstrating the importance of non-parent kin, this analysis highlights limitations in most previous studies which investigate only transfers from parents to students. In so doing, I critique the normalization of the nuclear family, and findings suggest this may be tied to race and class.

Limitations and Further Research

This study has some important limitations, indicating avenues for future research. First, this analysis assesses students' subjective accounts of support which may differ from more objective measures of support they receive. Future work could consider interviews with students and also with family members to better understand how financial capital flows through family networks and why students sometimes do not know how much they receive. The analysis indicates that this lack of knowledge may reflect advantaged parents concealing of class position, wealth, or family income from their college-going children. Additionally, the study identifies patterns of variation in students' narratives, but the scope of the study is limited to an R-1, public university, and patterns likely differ by institutional type. Relatedly, the study's purposeful sampling method is neither designed to, nor does it claim to, produce findings generalizable to larger populations. However, by inductively developing models of family financial support and exploring how and under which conditions class and race matter, findings may be useful in operationalizing these concepts in future work designed to explore causality among variables associated with family support, student beliefs, and objective outcomes (e.g. graduation rates, grades). In addition, family support takes many forms which are closely related to material support, but which are beyond the scope of this analysis (e.g. the role of emotional support as it intersects with financial support). It is likely

that a fuller treatment of these kinds of support would modify – perhaps intensifying – the inequalities found in this analysis. Future work should also consider ongoing family support after college, including family payments toward student loans as a potentially important aspect in replicating inequalities. The current analysis identifies expectations of this kind of support but cannot assess more objective measures of post-college support. Finally, my use of the maximum variation purposive sampling method and broad categorization of financially advantaged and financially disadvantaged may obscure some class differences. Although I believe that simplifying the class categories in light of the study’s broad aims and intersectional class and three-way race analysis more than justifies this exclusion, similar questions should be taken-up that use various operationalizations of class to shed light on different aspects of class and race effects. Relatedly, future work should also explore the experiences and beliefs of those who have left college under the burden of financial difficulties.

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“WHO’S CHIPPING IN?”
SOCIAL CLASS, RACE, AND FAMILY STRUCTURES OF FINANCIAL SUPPORT
DURING COLLEGE

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This paper explores college students’ talk of family structure and financial support. While support from parents is widely and officially recognized (i.e. Estimated Family Contribution), non-parent kin support is routinely neglected. This focus on the nuclear family does not represent all race and social class groups equally, normalizing structures most associated with white middle-class families. Scholars and policy makers also overlook college student financial support to family. Drawing on semi-structured intensive interviews with 112 college students from a large, public university I compare narratives from financially advantaged and disadvantaged Asian American, Black, and white students, I analyze these groups’ divergent understandings and descriptions of family practices of financial support, including talk of both current transfers and expectations for post-college family life. Findings illustrate that financially disadvantaged Asian American and Black students are more likely than are others to rely on non-parent kin for support. Findings also indicate that some white students across class draw on grandparent support, but often re-frame this as parental support, thereby reinforcing the ideology of the nuclear family. The analysis indicates that class and race jointly construct values and practices of family financial responsibility and care.

Keywords: class inequality, race, family, extended kin, reciprocity, financial assistance, higher education, qualitative research

Introduction

Increasingly, college students rely on family financial support to help “launch” them into adulthood, central to which is gaining financial independence (Fingerman et al. 2013; 2016; Rauscher 2016). In contrast to ideologies of autonomy, traditional aged college students remain materially and socially embedded in larger family structures. However, relatively little research has investigated financial transfers between college students and their families. Nearly all of the available research focuses exclusively on material support from parents to the student. This assumption of the traditional nuclear family is also central to financial aid policy, by which parent income and some parental wealth are used to calculate an official Estimated Family Contribution (EFC). The assumption of the nuclear family may preclude our understanding of flows of family financial support in which college students participate. This paper analyzes who in the family students say they receive money from or give money to, and also whom they describe as future sources or recipients of financial support. I analyze how they frame these transfers drawing on both Zelizer’s (1996) cultural approach to understanding the “social meaning” of money, and literatures describing multiple forms of reciprocity. I find that both social class and race are important in shaping family structures of financial support and students’ understandings of financial support within the family.

Relevant Literature and Research Questions

Almost all extant studies of financial support during college focus solely on support from parents, rather than other kin (Aquilino 2006; Ferrie, Massey, and Rothbaum 2016). Further, studies routinely overlook the ways that college students are active participants – giving money to family as well as receiving (Goldrick-Rab 2017; Stack 1974). Both

limitations in the literature are also found in media, as well as policy. For example, the official Estimated *Family* Contribution only considers parents' finances for financial aid eligibility. These gaps, rooted in assumptions of the nuclear family in which parents, and only parents, are givers and children are takers, may reflect and further normalize white, middle class family patterns (Walsdorf et al. 2020; Aquilino 2006). Our understanding of the intersection of race and class is limited in part because researchers neglect high-income Black families (Cross et al. 2012). The current study investigates if, and how, family practices of financial support during college are shaped by race and class by analyzing interviews with financially advantaged and financially disadvantaged Black, white, and Asian American college students about both receiving and providing money within the family.

Broad Models of Family: Race and Class

The nearly complete neglect of non-parent kin as financial resources among scholars and policymakers is identified as hindering our understanding of race and class diversity (e.g. Ferrie et al. 2016; Mwangi 2015; Yosso 2005), with various studies (O'Brien 2012; Swartz 2009; Gerstel 2011; Goldrick-Rab 2016; Sarkisian and Gerstel 2004) pointing to the possible importance of non-parent kin in understanding support patterns among financially disadvantaged families and families of color. Walsdorf et al. (2020) characterizes this focus on parents as evidence of "white supremacy" within family science (69). This bias is long-standing, with Goode (1964) characterizing extended kin connections as "non-industrialized" and a focus on the nuclear family as the "family of the modern, urban, Western countries" in which people "maintain few or no relations" with extended kin (51). For example, Aquilino's (2006) review of literature investigating family support during emerging adulthood concludes

that “little is known about emerging adults’ extended family relationships,” a “critical area for understanding racial diversity” during college (209-210). Although other studies have tended to look at non-parental kin financial support among adults rather than among traditionally aged college students (e.g. Eriksen and Gerstel 2002; O’Brien 2012; Sarkisian and Gerstel 2004).

Studies find that material help among adult siblings and extended kin is more common in Black families than in white families (Cross, Taylor, and Chatters 2018; O’Brien 2012), and among working class and poor families, especially in response to economic instability (Eriksen and Gerstel 2002). Although Goode’s (1964) view that extended kin withers under modernization has been largely rejected as a grand theory, he identifies extended kin as “a kind of savings bank” which can help to weather financial uncertainty (50). It may be that his view of modernization can be better applied to class mobility at the family level than to societal types. Sarkisian and Gerstel (2004) finds that social class is primary in determining help given to adult siblings, although these authors note that research finds “Black kinship structures emphasizing collateral sibling bonds” which support the “inclusion of a wider variety of kin” compared to “white kinship structures” which center on “bonds between parents and children” (832). Cross et al. (2018) cite the persistent focus on financial help among adult family members and find that Black adolescents receive considerable support from family. However, few studies have incorporated non-parent kin in analyses of financial support during college, a period crucial for understanding class reproduction.

A few studies have begun looking at financial dimensions of some non-parent kin among college students. For example, studies routinely portray siblings as competitors for

parental resources (e.g. Charles et al. 2006; Fingerman et al. 2009; Steelman and Powell 1991) rather than as potential sources of support. Scholars have neglected financial transfers between college students and most non-parent kin. Grandparents are an exception, although studies are limited. A few recent studies have begun investigating grandparents' role providing for grandchildren: Pfeffer and Killewald (2018) and Ferrie et al. (2016) find a correlation between grandparent wealth and grandchild wealth, net parental wealth, and note that this positive association is strongest for those grandchildren with a college degree. They conclude that grandparents are thus important for the reproduction of class and race inequalities. Haider and McGarry (2018) find that older adults give more to their own adult children who are themselves parents, indicating that some of this help goes to support the younger generation. However, this study also does not investigate grandparent giving for college education. These studies indicate that grandparent giving may be important, although none directly investigate grandparental support during college, and all rely on large quantitative data sets which limit their understanding of social processes underlying their findings. Further, studies on grandparents do not address race and class difference or the conditions under which grandparents may give, and I know of no studies of financial support from other non-parent kin to college students.

College students giving to family

Most research on college students' finances neglects the ways that some students financially support their parents, siblings, and extended kin during college. This exclusion may further normalize practices most available to, and common among, middle class and white families (Sarkisian and Gerstel 2004). In contrast, literature suggests that students of color contribute to family during college, including financial support (Agius Vallejo 2012;

Burton 2007; Goldrick-Rab 2017; Stack 1974). Financial aid policy like most research, however, assumes that college students do not contribute financially to families.

Although most individual studies do not explicitly compare racial practices and beliefs about money, the research suggests complex variation in children's financial support to parents and other family members. Despite being devalued in the dominant model, significant literature portrays financial support from children to parents as normative in both Black (e.g. Agius Vallejo 2012; Goldrick-Rab 2017; Stack 1974), and Asian American families (Fulgini and Pedersen 2002; Lee and Zhou 2015). Studies have, further, found that Asian American (Le and Stockdale 2005) and Black (Phinney, Ong, and Madden 2000) young people hold to more collectivist values compared to white values of individualism (Jackman 1996). Still, college students have been overlooked, perhaps because most full-time undergraduates at four-year institutions are middle class whites who may be less likely to provide financially for families. A small literature describes undergraduates maintaining financial responsibility for their families, at least among Black (Winkle-Wagner 2009) and Asian American (Chew 1994) women. Although under-represented, college students often report feelings of rupture between family and college life, giving back to one's family may maintain important familial ties (Lehmann 2014). Lacking comparative studies, we still know little about race and class variation in undergraduates' provision of support to families, how they understand these expectations and practices, or how such financial considerations shape "the college experience."

While cultural explanations are often invoked in explaining families of color, whites have been treated as an unrecognized, homogeneous standard (Hunt 2020), or as "natural and race-neutral" (Foste and Jones 2020: 175). For example, analyses regularly present findings

drawn from all-white or majority-white samples as generalizable and race-neutral (e.g. Bucx, Van Wel, and Knijn 2012). Rebuffing this view, McDermott and Sampson (2005) calls for scholars to study white families through the lens of “white cultural practices” similarly to how they often frame families of color, and to view white identity in context and intersecting with other identities, rather than as universal and monolithic (249). Some literature posits that white culture centers individuality, with Flagg (2005) characterizing whiteness with a value of “individualized responsibility” and a “self-view based on separation” (3) and McDermott and Sampson (2005) identifying “individual achievement” (248) as a strategy to deny structural inequalities. The current study compares financially disadvantaged and advantaged white, Black and Asian American students, exploring ways that race and social class shape talk of family and college. In this way, the analysis asks under which contexts and in what ways do race and class matter in shaping talk of family and financial support.

Theory: Social Meanings of Money

According to Baker and Jimerson (1992), money is a form of social power, with transfers embedded in social structure (i.e. relationships) and shaped by cultural beliefs. Thus, understanding monetary transfers between students and their families is a valuable keyhole for exploring power in the family. Previous studies have identified two primary types of reciprocity, which Fingerman et al. (2009) labels as “restricted” and “generalized.” The former indicates direct transfers between two individuals, while the latter refers to pooling together of resources within an organization, family, or community to be disbursed to community members on behalf of the group. Scholars (e.g. Fingerman et al. 2009; Ermisch 2003) indicate that “generalized” transfers reflect more altruism and group cohesion by minimizing concern for calculated individual gain. Within the family, findings indicate that

practices of restricted or generalized giving are shaped by race and class (Ermisch 2003), with both Gray, Ward, and Norton (2014) and Goldrick-Rab (2016) finding generalized reciprocity as a norm in Black families. In discussing poor Black families, Goldrick-Rab (2016) describes generalized reciprocity practices as ‘what goes around comes around,’ explaining that these are “rooted in norms of interdependence, obligation, and reciprocity...a collective adaptation...[and] rational response to poverty” (152). These formulations, however, do not distinguish between the effects of financial instability, on one hand, and racialized cultural responses to these social class contexts, on the other hand. Further, no studies were found exploring these dimensions of family financial support during college.

Beyond these structures of flows of money, Zelizer (1996) provides a useful schema for understanding the “social meaning” of money, highlighting how student talk of financial help reflects and reinforces relationships between givers and receivers within the family. Thus, financial support includes “relational content” which gives transactions symbolic importance (Zelizer 1998: 330), and “serves to create and maintain significantly different sets of social relations” (Carruthers 2010; Zelizer 1996: 487). Zelizer (1996) describes three kinds of exchanges, each implying different relationship dynamics: First is gifts, described as “voluntary bestowal on another” (482). On one hand, these are contingent on the authority and will of the provider who can choose to give or withhold the gift (i.e. gifts from employers to workers), and on the other hand as “expressing care and affection” as in family-based “sentimental gifts” (484). Carruthers (2010) makes further distinctions between gifts of money and gifts of things, referring to the later as the ultimate way to demonetize care. Next, Zelizer discusses “entitlements,” or “the right to share” in financial resources which “implies strong claims to power and autonomy by the recipient.” (482). The power of the receiver in

the entitlement is rooted in their claim to group membership. Allowances to children seem to fall within the category of entitlement, as such regularly-provided and perhaps normative (at least in some social circles) provisions of monies are distinct from gifts and are “defined primarily as educational money” to give young people experience in the “proper social and moral” uses of money (Zelizer 1994: 67). Finally, Zelizer discusses “compensation,” which she characterizes as “direct exchange,” and which carries the greatest social distance and calculability and also the weakest and most fragile form of social tie. While loans and repayments remain underdeveloped in Zelizer’s work, as she notes (1994: 243), these transfers may be considered as a special form of compensation anchored to restricted forms of reciprocity.

According to Carruthers (2010), payments for goods or services, which would otherwise be counted as a gift or entitlement, devalue the relationship between giver and receiver. As such, monetary exchanges which carry “strong connotations of impersonality and anonymity” (60) can create problems within relationships of care. As Zelizer (1996) puts it, using the wrong kind of framing of the financial transfer (i.e. treating a gift as compensation) “challenges, confuses, or violates the definition of particular social relations” (482). The present analysis includes both cultural aspects of financial support, including beliefs and values around money and family, as well as a structural perspective, whereby money signifies and reinforces social relationships (Baker and Jimmerson 1992). In the present study, I attend to how students talk about flows of financial support between themselves and their families, using this as a keyhole topic to investigate how patterns of framing support as compensation/loans, gifts, or entitlements reflect their understanding of their embeddedness in the family.

The little research that has analyzed financial transfers from non-parents has almost exclusively relied on quantitative data. Qualitative studies, however, may be better suited to exploring participants' understandings of how financial help is constitutive of relationships between givers and receivers, turning attention to the "social meaning" of money (Zelizer 1996). Such an analysis should also include students' assessments of the help they believe they could receive, a question which has not yet been addressed in the literature. Framing and assessing help is likely related to students' help-seeking behavior, (i.e. seeking, accepting, or rejecting family help) understood by some as an important yet little-explored aspect of financial support. None have addressed these topics with an intersectional approach including race and class. I explore these themes by addressing four research questions.

Research Questions

1. From which family members do students say they receive financial support?
2. To which family members do students say they provide financial support, or plan to provide to in the future?
3. How do participants' accounts and framing of receiving and giving financial support within the family vary by race and social class differences?
4. What does student talk indicate about their family structure and norms of financial support?

Data and Methods

This paper builds on a larger collaborative research project investigating inequalities in family involvement in the lives of college students, described more fully by Harrington et al. (2015). In the overarching project, my collaborators and I conducted more than 150 semi-structured, in-depth, face-to-face interviews with a diverse sample of full-time undergraduates at a large, predominantly white, public research institution in the northeastern region of the U.S ("Flagship University"). I analyzed data independently for the current

analysis, exploring themes and dimensions of student talk of receiving financial support from family during college.

Participants and recruitment

All participants in the current study (n=112) were full-time students at Flagship University. We used purposeful sampling to recruit students. We first obtained a list of all students in their sophomore year and above from the university's Registrar Office which included each undergraduate's name, email address, and five criteria we used to select the sample: 1) self-reported race (Asian American, Black, and white students were included); 2) at least sophomore standing or above; 3) full-time undergraduate; 4) between 18 and 30 years of age; and 5) living away from their family during the academic year (that is, living in on-campus residential housing or off-campus housing). In addition, the university financial aid office provided us with information about whether each student had applied for and received a Pell grant, had applied and not received Pell grant funding, or had not applied for it.

Although we were fortunate to obtain these data from the university, class was a central but messy concept to operationalize (see Wiggins, Harrington, and Ide 2014). Many students were uncertain of other potential class attributes: Many were unable to provide an estimate of parent income and sometimes they were uncertain of parental occupations beyond vague categories. FAFSA data also imperfectly captures class differences in family wealth, non-parental assets, even household income in cases where parents are not currently married to one another because students can receive support from a divorced parent who is not counted in Pell calculations.

I operationalized social class as “financially advantaged” (n=28) and “financially disadvantaged” (n=84). I categorized those as advantaged who were ineligible for any need-

based financial aid while the disadvantaged were eligible for the Pell Grant. The Pell Grant is primarily awarded based on parent income, with 70 percent of recipients listing annual household parental income as \$30,000 or less, and almost all recipients reporting \$60,000 or less in annual household parental income (Protopsaltis and Parrott 2017). To increase parsimony and more clearly delineate differences by social class, I adopted a maximum variation sampling strategy (Palinkas et al. 2016), excluding 41 participants from the earlier sample who were eligible for non-Pell financial aid (e.g. subsidized student loans) but were ineligible for the Pell Grant (n=41).

The current analysis draws on interviews with Black (n=34), Asian American (n=47), and white (n=32) participants. Flagship University is a historically white institution and remains majority white today. Institutional data in the year we collected data report that the student body was almost 70 percent white. Asian Americans accounted for slightly over 9 percent and Black students comprised less than four percent of the undergraduate student population. We initially based race classifications on data provided by the university to the research team and then confirmed using participant self-reports at the start of each interview.

The university registrar provided us with gender designations for each student, and we confirmed these at the start of each interview. This study includes 56 interviews with women, 55 interviews with men, and one interview with a genderfluid student. Institutional data reports that women made up slightly over 50 percent of students in the year we conducted interviews. Throughout, I use the designation of “he/his” and “her/hers” for men and women, respectively, and I use the “ze/zir” gender-neutral pronoun convention when referring to the genderfluid participant.

We recruited and interviewed students using race matching between researcher and participant. As a white-presenting and identified researcher, I recruited and interviewed only white-identified participants, while co-researchers recruited and interviewed Asian American and Black participants³. Race matching is a common yet controversial practice (Davis et al. 2017). Seidman (2006) identifies cross-race interviewer/interviewee pairs – especially white and Black pairs – to be “problematic” and racial differences to create “difficulties in establishing an effective interviewing relationship” (100). Fontana and Frey (2003) argue that race matching is especially helpful when interviews explicitly ask about racial themes. While our interview guides do not directly ask about race, our in-depth interview approach seeks to “elicit stories and case-oriented narratives” (Miller and Crabtree 189:2004) and probed when students raised race in their narrative. These narratives were likely to include racially explicit accounts of family and college life, especially among Black and Asian American participants attending a historically white university (Miller and Crabtree 189:2004). In the analysis that follows, I indicate participant race when it advances the analysis. I use pseudonyms for participants.

TABLE 3: FREQUENCY PARTICIPANT RACE AND SOCIAL CLASS

	BLACK	ASIAN AMERICAN	WHITE	TOTAL
<i>Financially Advantaged</i>	7	8	13	28
<i>Financially Disadvantaged</i>	27	39	18	84
<i>TOTAL</i>	34	47	31	112

Interviews

We interviewed respondents individually in private university offices. The in-depth interviews ranged from 45 minutes to three and a half hours, with most interviews lasting approximately one hour. Interviews included a broad range of questions and probes about

³ For a more complete discussion of researcher positionality in the research process, see Appendix A.

students' college experiences and family relationships, probing about specific kinds of support given by a wide range of family members, including parents, siblings, and extended kin; students' ongoing identity work with family and apart from family; and students' assessment of the impact of family involvement on the college experience. Preserving respondents' own language and narrative emphasis provided a useful vantage point from which to explore the meaning and importance of these experiences and relationships from each respondent's point-of-view, adding depth to our understanding of the processes underpinning unequal "emerging adulthoods." Interviews were audio recorded and transcribed verbatim to preserve participant language and narrative emphasis.

The current analysis relied heavily on our questions and probes asking students to describe family financial and material support during college⁴. Specifically, we asked each participant the following:

1. How are you paying for college?
2. How much do you receive from family members?
3. Do members of your family give you money for living and personal expenses? Who in your family gives you help for these?
4. Do you or have you ever asked your parents or other family members for money? What do you think about that?
5. Has anyone in your family ever asked you to help them financially?
6. Have you ever given money to a family member during college?
7. Do you think you'll help anyone in your family financially in the future? Do they expect that?

Key to the current analysis, when students only mention parents, we reminded them to also include non-parent kin if this was applicable.

Coding and Analysis

During the initial collaborative phase of the project, my research team and I developed a number of codes, some of which are foundational to the current analysis,

⁴ See Appendix B: Interview Schedule

including “attribute codes” (Saldaña 2013:69) (i.e. participant financial aid status, race, gender, etc.), and “descriptive” or “topical codes” (Saldaña 2013: 89) (i.e. “family relationships” with sub-codes including “mother,” “father,” “sibling,” “grandparents” and other kin; “money,” with sub-codes including “paying for college”). Throughout, we ensured coding consistency across the members of the research team using practices described by MacQueen et al. (1998; 2008), including: Developing a detailed codebook with a definition for each code, instructions of when to (and when not to) use the code, and examples; meeting weekly to discuss coding; and testing for intercoder reliability using NVivo, yielding over 95 percent reliability across researchers over multiple tests.

Throughout the coding and analysis process, my research team (during initial coding) and I (during initial and secondary coding) wrote analytic memos exploring the themes emerging within and across codes. Initial memos focused on individual participants and codes, and our weekly discussions gave us space to compare these memos and build increasingly analytical understandings of our data. During the second part of the analysis, I focused on the present research questions, exploring race and class differences in how students described their receipt of financial assistance from family, with an emphasis on who they said they saw as actual or potential sources of financial support.

Findings and Analysis

In “Who’s Chipping In,” I find that students’ talk of their understandings and experiences of family financial support are shaped by the intersection of race and class. Previous research of family financial support during college has considered support from parents but not from other family. However, in line with others (O’Brien 2012; Swartz 2009; Gerstel 2011; Goldrick-Rab 2016; Sarkisian and Gerstel 2004) I find that this focus on

parents is insufficient to understand support, especially to financially disadvantaged students of color. Rather, cultural understandings of family and unequal access to material resources lead to differences in who students, and their families, consider appropriate sources of help in paying for college. Scholars who have only cited race or social class may be overlooking the ways in which these forms of inequality and difference intersect. By exploring from whom students say they receive money, to whom students say they give money, and how they feel about these transfers, this analysis highlights the patterns and meanings of students' involvement in their families' material world.

This analysis demonstrates that financially disadvantaged Black and Asian American participants talk of families' strategies to respond to financial constraint that are distinct both from the financially advantaged of all races, and also different from other racial groups of similar social class locations. In contrast, financially disadvantaged white students' talk is similar to the financially advantaged white, Black, and Asian American students we interviewed.

In the following analysis, I look at two primary dimensions of support during college: from whom do students say they receive financial and material support currently, or from whom do they expect financial support in the future; and to whom do students currently provide financial support, and who do they expect to provide for in the future. I first present how financial giving and receiving are addressed by the financially advantaged of all racial groups. I then highlight the distinctive features of whites' narratives, which were similar for the financially advantaged and the financially disadvantaged before turning to financially disadvantaged Asian American participants and finally financially disadvantaged Black participants. Throughout, I will consider how talk within these various groups reflect and

reinforce family structure of material support by considering these narratives through the lenses of both generalized or restricted reciprocity, as well as framing of support as entitlements, gifts, or loans.

Financially Advantaged Black, White, and Asian American Students

Most financially advantaged students across race say they only receive help from parents, with few saying they have even considered the possibility of turning to or receiving help from other family members. Generally, they responded similarly to Tristan, a white man, who says parents are “paying for it [college].” Parents cover, as Bram, a white student says, “basically everything.” Another white participant, Warren says parent financial help “covers – thank God – that covers pretty much everything... They [parents] just go on and pay it through the checking account or something like that. It’s like, everything.” Kwang, an Asian American woman, says: “My parents pay mine [university bill]... Ninety percent ourselves, out of pocket.” Similarly, Chloe, a Black student, says that her parents “were like, ‘We’ll get you through college.’ That’s what they promised me and my sisters.” She continues that parents “have got me covered on school and living” while in college.

Among those advantaged students who took out student loans, many said that their family will help them to pay these. Taylor, a white participant, illustrates:

Um, yeah, and loans too, which are kind of scary because like my mom is the one who's paying for it... so she's the one taking out loans and stuff, and it's kinda scary to not know where you're at, because I don't currently know what I'm at for debt. And I know I'm probably going to graduate at like average or a little under.

Like Taylor, many students are largely unaware of the details of their loans. Despite this uncertainty, many say that they want to repay the loans themselves, but that family will help if they have any trouble. Connie, another white student, describes her student loans as an asset in building her credit score regardless of who repays them:

So, all the loans are in my name, because my parents wanted- *whether they're paying it back or I'm paying it back*, they want me to get the good credit for it, so um, I think we took it all out in loans...I have no idea [how much the loans are for] to be honest. Like I said, my mom does like all the financials.

When we asked Julie, an Asian American student, how she plans to repay her loans, she explained, "Together [with her father]...I think my dad, um, he is really about that, like, um, mindset. Like doing it [repaying loans] together...It's just, like, I think mostly it's him, but, like, if I...If I have money, I'm obviously going to help him, too. It's not like I'm going to make him pay for everything." For Ailyah, a Black participant, the burden of loans "will fall to me, to an extent," but she clarifies that parents "won't let it completely fall on my shoulders." These students tend to frame receiving during college and after (to pay off student loans) as automatic, or as entitlements which do not carry the responsibility for reciprocity that gifts or loans would entail. Thus, when Taylor says *zir* mother expected that *ze* would try and re-pay them for college expenses, thus framing their support as a loan, *ze* says that she rebuffed this viewpoint saying "this is stuff that we're doing for you and it's important to us that we are able to provide you an education." The formulation of parental "providing," thus reaffirms giving as an entitlement rooted in family responsibility of parents to children. Similarly, Destinee', a Black student, says her father would not let her use her own money on school expenses, saying "Keep your money. It's my responsibility as a man, and as your dad, to help provide for the family. It's your responsibility to go to school." Connie, who is white, says her parents put money in her bank account, and give her cash and relatively unrestricted access to their credit cards. She says if she needs more for school, which she hopes "that I'd never have to do," then "obviously I go to family [parents] for money...but I wouldn't ask, like, my Nana for money [laughs]." In another example, Adam, who is Asian American, tells a story of spending until his bank account was low, and his

parents' response: "Fine, we'll give you more money," and "You don't have to ask. If we've given you the money you can use it." Win, an Asian American student, similarly says, "Like, my parents gave me everything I want... They don't even ask why I need the money really.... They want to shove money down my throat." For the financially advantaged across race, parents give money freely and often without their children asking. In this way, they frame financial support as an entitlement of children and as a responsibility of parents.

Financially Advantaged Students Giving to Family

Across race, almost all financially advantaged students said that they have never been asked to help family financially. They sometimes responded with surprise at the question and often responded tersely, "no," "never," or "not at all." Jamal, a Black student, explains that he has not been asked to help family financially "because there really hasn't been a reason to do it." For many, the question of providing for family even elicited laughter or confusion. On rare occasions, advantaged students say they lend money to siblings, or help them with purchases parents might not approve of. When I asked Tristan, a white student, if anyone in the family ever asks for money, he says "Not serious financial support. My brothers probably asked me for some money to do other things but he'll pay me back." Li Quang, an Asian American participant, similarly explains that her brother asks for money...

because he likes to buy parts or games, because that's what he's really into. It's kind of like a hobby of his... Since he's ordering it online, like custom pieces, he needs a [credit] card. He doesn't want to ask my father, because he will probably say no. And I know my dad will say no... So my brother will come to me for sometimes, because I'm old enough to have a debit card, so I can purchase things online without having my father say anything... But he has his own job, too, so it's not like he's... like he's asking for money and won't return it. He gives me the money. It's like swapping out the cash for like credit.

In each instance, siblings ask for help with discretionary purchases with the understanding that they are receiving loans to be repaid to the participant.

None said they were expected to provide financial support to any family members, and none mentioned support to parents or extended kin. In considering current support from students to family members, these financially advantaged students closely resembled the normative model often associated with middle class white families. However, I find that social class is more salient in supporting this model of family than is race.

Most financially advantaged also said they are not expected to provide financial support to their families in the future. A minority of each racial category among the financially advantaged explained that they would be happy to help a parent financially in the future, in the unlikely and unexpected event that it was necessary. Rather, several explained that finding their own independence was their way of helping families in the future. A white woman, Marianna, explains: “Um...I don't think [I will help them] financially. I think they want me to support myself. Um, and then like they not support me anymore.” When asked about expectations of supporting family in the future Caleb, who is Black, says:

Um, there hasn't been like anything like vocalized at all. I just feel like they want me to succeed in my job and just do well and obviously in the long run, like always like check up on them and like not like let them die in a way. But um, yeah like there ... like I wouldn't be able to give you like an actual answer because I just like don't know.

In sum, almost all financially advantaged students say they neither give money to family currently nor do they feel expected to help provide for family in the future, although some do say they would be happy to help their parents in the unlikely event that they were in need later in life. Most say they have not considered helping family in the future. While a few Asian American advantaged students say they feel a cultural norm to help, all Asian American advantaged students who say they have explicitly discussed the matter with parents

highlight accounts similar to those of other advantaged students – that parents do not want or expect to need help, and that they primarily expect that the student will live independently.

Financially Disadvantaged White Students

Most financially disadvantaged white students say they receive little or no financial help from family. Those who did receive typically cited parents, and sometimes grandparents, but rarely mentioned receiving from siblings or other extended kin. These students often framed family financial help as a loan to be re-paid. Jackie explains that she has cut her working hours back to focus on school, and therefore, “I had to borrow some money [\$3,000] from my parents.” She continues: “Right away they [parents] said, ‘you’re paying this back’ [laughs]. So, I wasn’t given – yeah. So, it’s kind of how my family kind of raised me, in a sense, like ‘nothing-’, like ‘you have to work for everything,’ you know?” Trevor says his mother will financially “help me out if I need it. Kinda like a little loan – something like that.” Randy also says that he had a time of “dire need” in which his uncle loaned him “six hundred bucks over the summer, which I paid him back like a week later.” Another student, Rebecca says she borrowed rent money from her mother, but was then surprised that her mother would not accept a re-payment and re-framed the loan as the student’s birthday present. Rebecca then criticized her mother for being bad with money, saying, “I know she’s not saving for retirement. I’m like, if you want to give me money...? [Instead, you should] save up for your retirement so that I don’ have to pay out of *my* pocket for your retirement.” Finally, Jackson says “yeah, actually over the summer I had to borrow like \$400 bucks from my sister to pay rent, because I suck... like, if something happens with my car and I don't have the immediate money... they'll usually front me to like, whatever.” For these participants, financial help was often framed as a loan—a direct, restricted transfer

giving voluntarily but carrying an obligation of repayment. These monies are not provided to provide daily support, or for recreational spending, but rather must be framed as a financial need. This framing allows help to be sought and provided while defining the situation as a temporary breach of independence and financial self-sufficiency so important to these families. Repaying the money as a loan, or at least agreeing to do so, is a means of saving face in the potentially stigmatizing light of financial interdependence or dependence.

Even when family do not frame help as loans, some disadvantaged students sometimes do. Trish says, “I want to repay them [parents]” for their contributions to tuition. She continues, “I don’t think she expects me to pay her back, but, like I said, I really want to.” Charles is another example. He says family pay for half of his tuition, and therefore explains “I owe them money.” Although he denies that family has ever asked for a repayment, he explains “it’s something that I just want to pay back” These students, in framing family help as a loan to be repaid, indirectly characterize their relations with family – primarily parents – as transactional and individualized. It is possible that this is facilitated by parents paying tuition, which is easily quantifiable and distant from the student’s everyday experience.

Financially Disadvantaged White Students Giving to Family

Most financially disadvantaged white students say they do not help family financially. Tony articulates the general response students gave to this question: “They don’t, they, don’t need my help – wouldn’t need my help, and if they did need help they wouldn’t turn toward a college student...I would not be someone that they would turn toward, you know?” Most simply said “no.” However, almost half of the disadvantaged white students say they are sometimes asked to give money to family, and that they provide this money, which they

almost always describe as loans. Rick says “I once loaned my brother money [\$300] a while ago, and he paid it back...I have also loaned Pop [father] money. I didn’t consider it a loan, really, but yeah, I gave him money and then he, he was able to give me back that money like a week or two later.” Sean recounts his mom asking him “Like, I need, like, \$100.00 in cash, and I can’t get it, so will you lend it to me for a while?” When asking Trevor if he ever helps family financially, he says “Not anything they won’t pay back.” Even when family may be unable to repay, white disadvantaged participants rely on this framing. Trisha is one example, saying that she has paid “towards, like, electric bills and important things” and that parents “would be okay with it [receiving from her] as long as they knew that they would be able to pay me back. They try to pay me back...I mean, like, my mom will occasionally put, like, \$50 into my bank account...It must have added up eventually.” Jameson tells a similar story, saying his sister “was renting a house from my grandma, or a room in the house, and lost her job and couldn’t make rent. So, it wasn’t only her that it was hurting, but she couldn’t pay my grandma, so I sent her a lot of money. I told her that she had to pay me back, but she hasn’t and I don’t think I’ll ever push her for it.” Across these accounts, we see white families primarily discussing financial transfers as loans. These are often in response to a short-term need. For example, Trevor, quoted above, explains that he loaned his sister money so that she could buy a car because “the only reason she needed it [loan] was because her scholarships haven’t come in yet, so she’s going to pay me back. So, we’ll do a lot of that, where we’ll front something for someone or whatever.”

What about the future—after they graduate from college? Most financially disadvantaged white students said they feel no pressure to help family in the future financially. They rarely say they would support extended kin, and make clear that they do not

expect to support parents or siblings. Rick says “I don’t think they will expect me to do anything for them. Not that I can think of.” Christie seemed unsure of the question: “Supporting *them*? Um, I don’t think so...I don’t think it’s...like, even though times are hard for them, I know my stepmom and dad are, like, self-sustaining and probably wouldn’t look for, like, give-back...My parent’s didn’t take care for their parents once they had gotten to this point, and so, like, it’s not something our family has learned as a tradition or cultural thing.” Elizabeth says her family temperament makes her feel like they do not expect help. She says: “I don’t think there’s any expectation for that...We’re all independent people... We’re all very much, like, you take care of your [own] needs and your [own] stuff.” Jimmy describes his family similarly: “one of the things about my family is they don’t like to put a lot of pressure on the idea” of helping financially in the future. He says, “It’s more along the lines of, like, ‘do your thing, and then we’ll figure it out.’”

Despite not having such parental expectations, most said they would want to help their parents in the future if there was an unexpected financial need. Trevor describes his family in this way: “It’s like they’re all – they do their thing, and they know when I graduate I’m gonna do my own thing. I haven’t felt a tremendous amount of pressure” to help financially. However, he also says if his mother needs financial help that “obviously I’m going to” help her. Similarly, Aidan says “my family is financially stable, so I don’t know if they’re expecting assistance...they’ve never discussed any of that with me.” However, she also says “When they’re older or anything like that, um, I hope they do [ask if they need help] ‘cause I’d be happy to help them. I plan on helping them, yeah.”

When asked about other family members, including siblings and extended kin, most financially disadvantaged white students said that they had not considered the possibility and

that they do not think these family members would seek or accept their help. Jackie says “I’m not sure about [laughing] other family members on the outskirts [extended kin]. Maybe if they just came out of the woodwork or needed something...but yeah, I don’t think my- my family wouldn’t expect anything.” Similarly, Donnie says “I don’t think my extended family...to a point unless like they direly need it, ‘cause, um, if you put your hand out there a lot more people will grab at it. And you know, it’s not that I don’t want to help them, but I don’t really know them and there’s a lot of them.” Financially disadvantaged white students talk less about supporting family than do disadvantaged students of color, and they often frame support as a loan. Their narratives indicate that they and their families value independence, reinforce the nuclear family ideal, and see young people as takers, but rarely as providers, of financial help.

Financially Disadvantaged Asian American Students

While most financially disadvantaged Asian Americans describe parents as their primary sources of financial support, many also say they receive from older siblings. Bopha explains that while her parents help with some tuition, her sister pays her living expenses. She says, “Right now, my sister help me to pay that. She has two jobs right now.” When asked how she thinks her sister feels about providing this support, Bopha continues, “She’s okay with. We don’t care too much about who spend the money. My sister always don’t care about to pay the bill for me, because I help a lot her also.” While this formulation at first appears as restricted reciprocity, she goes on to describe her family’s attitude toward money in terms of generalized reciprocity which indicates a pooling of resources. She says: “We just expect everyone can commit to, to [supporting] our futures together. Not expecting somebody have to commit more than other peoples.” In another case, Andrea explains:

My brother will be helping... It was a conversation my parents had with my brother... They [parents] can't really afford to, to pay for um my education... Um and, you know, *they asked* my brother if he could pay for um my college education... And, they didn't talk to me about it at all. He told me about it afterward.

When we asked Angela, another financially disadvantaged Asian American, about how she is paying for college, she explains "My sister [is] paying out of pocket" for nearly a quarter of her expenses not covered by financial aid because her sister is more financially stable than her parents. She says "At first I expected my mom to be [paying for college] but once, you know, her restaurant was done [closed] it was like, oh, what, what should I do now? Should I actually take out loans? But then my sister was like, 'No, no. I got this. I got this.'"

These findings align with others (Hank and Steinbach 2018; Voorpostel and Blienszner 2008) who find that sibling support is mediated by parents. They differ, however, from Eriksen and Gerstel's (2002) finding, that has no specification by race, that siblings typically provide support primarily in response to a financial emergency. Findings most clearly challenge those who portray siblings as only competitors for parents' finite financial resources during college (e.g. Aquilino 2006; Charles et al. 2006; Fingerman et al. 2009; Steelman and Powell 1991). Rather, I find that siblings are sometimes sources of financial support who demonstrate broad family commitments to taking care of another through financial contributions.

Like others, most Asian Americans say they want to pay their student loans themselves. However, unlike whites or Blacks, among Asian Americans who say family will help them, many included not only parents but also siblings as both actual and *potential* sources of support. For example, Satya says:

Satya: Uh I'd like to [repay loans]. That'd be nice. Uh if I have a job, then yea. Like that's my main goal. I'm going to pay them off by myself. But if something happens to fall through, I'm sure my brother will back me up somewhere.

Interviewer: Has he had talks with you about that?

Satya: Yea. He like uh, I don't want to say like...He like oversees my financial stuff. Like my loans and what not, because he, like he works in that area. Like he's a banker, so he knows like all about that. I work here on campus so I pay for a lot of stuff myself, but if I need money, I'll go to him.

When we asked Andrea how she planned to pay her student loans, she said, "My brother will be helping me out...He has a full-time job. Um, he's making bank, so, um, he doesn't mind paying for some of my student loans." Andrea's account makes visible the intragenerational reproduction of economic position even while most research talks only about social reproduction in narrow, nuclear, intergenerational terms which, as we saw above, is most closely adhered to within white families and financially advantaged families.

Financially Disadvantaged Asian American Students Giving to Family

Around a quarter of financially disadvantaged Asian Americans say they currently help family members financially. These participants only mention help to parents. Some say their parents will ask them for small amounts as loans to be repaid, while others provide more regular support. Reiko explains, for example, that she has given considerable amounts to her parents: "I started working when I was 14 or 15 and...I gave all that money to my parents. It's not by choice. It's not by choice. I had to... Everything was theirs." He says this pattern of parental entitlement to his earnings has continued: "These summers that I work, in college, I still give half my paycheck to parents... They don't ask for it. I just kind of give it to them... It's not a very big deal because... I'm not really spending that much." Reiko describes this aspect of his parental relationship in contradictory ways: He first frames giving to parents in the past as an entitlement which he was obliged to fulfil- "I had to," and suggests that providing support remained an obligation, saying "It's not by choice." He then, however, identifies the money he gives to parents currently as a gift "I just kind of give it to

them.” Zelizer (1997) sees entitlements as empowering the receiver – in Reiko’s case, his parents, while gift giving entitles the giver. Reiko’s contradictory classification of the support he provides may be an attempt to assert his independence and power in his parental relationship.

Although disadvantaged Asian Americans often receive from older siblings, these participants did not discuss helping siblings financially during college. Siblings were sometimes discussed, however, as pressuring the participant to help support parents. For example, Henry says parents do not expect financial help. Rather, he says, “My brothers, they are already expecting me [to help parents financially] ... My brother definitely expects me to be sending more money to help take care of my dad... Like, *my* way of taking care of my dad is not expensing him more than he needs to be expensed [i.e. not costing his father unnecessary money]. Reiko illustrates the other side of this moral accounting. She refers to her sister as “the bad one,” explaining that “she’s bad” because “she has a great job that is paying her more than enough” but she lives beyond her means and therefore “even if she wanted to pay my parents, she doesn’t have the money for it because she has to pay all these debts back.” By contrast, Reiko portrays herself as the good child because she plans to give parents “money every month from my paycheck” although she explains “I don’t really know if they expect it or not...I haven’t really talked to them about this.” While most disadvantaged Asian American students say they do not currently provide financial support to family, most say they do plan to provide for their families in the future. Most discussions centered on helping parents, even when parents have not said they expect support or have even explicitly said that they do not expect their children to help them financially. Like

financially advantaged Asian American students, these participants say that they believe Asian cultural norms call on them to support parents in the future.

In one sense, these students frame help to parents as direct reciprocity, therefore indicating that they understand their bonds of financial support as loans to be repaid. However, their discussions avoid strict quantification typically understood in direct, restricted reciprocity. They do not say they want to re-pay a specific amount that their parents invested in college. Rather, they hope to repay parents by providing them the kind of financially stable life that parents have sought to provide for them before they reached adulthood. Zhang is typical in this regard. He says:

I have a personal goal of wanting to buy them a house and have them like live comfortably financially. But I know my dad has like zero expectations. Like he doesn't want any of that. My mom, like, like she...[pause]...would like the idea of not having to like work and just be living comfortably.

Henry also wants to buy his parents a house in the future, but unlike Zhang, he believes parents have some expectations of receiving financial support in the future:

I feel like they just expect me to care for them in the same way that they cared for my brother and I growing up. Just when they need help when they're older... I'm sure they have their own savings, but if they ever needed any help. I'd love to buy them a house, like when I'm 50 or something.

Tiffany normalizes this sense of responsibility for reciprocity, saying:

I know that like every single parents expect, like, expect their children will, like, take care of them...But they don't really tell us in person...They never say something like that to me, like, to us. But me and my brother know that we need to do. I think it's a moral thing. It's something like you need to like do, because, like, your parents actually take care of you for so many years. It's time for you to take care of them, so, yea, I think it's, it's a thing that every single children should do. Yea.

Asian Americans were unique in saying that siblings pressure them to provide for parents – sometimes describing siblings as more insistent than parents themselves. They may be attempting to conform to Asian cultural norms even when these are rejected, or at least

muted, by parents. This talk of siblings gives a sense of family-based collective care, rather than individualized responsibility. Reiko says she plans to give parents “money every month from my paycheck” although she explains “I don’t really know if they expect it or not...I haven’t really talked to them about this.” While the current study cannot ascertain parents’ actual expectations for support, relatively few said their parents openly expressed the expectations for future support that the student took on. These student’s beliefs that supporting parents is the right thing to do, even without parental expectations, indicates that they see this giving as an entitlement their parents are owed and a moral responsibility which, as noted above, may be rooted in a general sense of Asian culture, to which they prescribe (or hope to be able to).

A few of these said they plan to help their siblings. Kelly explains that she wants to care for parents and pay for her siblings’ college despite her mother’s protests:

I would be even the one telling my mom, ‘I will be in charge of my younger brother when he is going to college.’ And she is like, ‘No, why would you do that? You have your own life. Blah blah blah.’ I’m the one saying that I would support them, financially support them. But, no, they never, like, expect me to um be obligated to do anything for them.

Cai believes his parents expect him to pay for her sisters’ college. He says he expects to help because “the younger two sisters who also have to go to college, I’m definitely going to have to help pay for that so... especially because one of them wants to go to California. So, we’ll have to see...I don’t mind [helping his sisters].” We again see a pooling of resources in which Asian American disadvantaged students plan to help their family as a whole, rather than discussing direct restricted transfers between individuals. Although she says she’s “going to have to help,” and that she’s “already expected it for a long time,” she also explains that her parents have only raised the issue by “more, like, jokingly saying it.” Cai is not the only participant to say that parents use humor to raise the topic of receiving financial support.

This was repeated by some other disadvantaged Asian American and white students. Joking may be a way of distancing oneself from an uncomfortable topic, a means of saving face and avoiding stigma in relation to normative American notions of family.

Financially Disadvantaged Black students

Many financially disadvantaged Black students say they receive no help from family. Among those who do receive, participants say they receive from parents as well as from extended kin including cousins, grandparents, and aunts and uncles who “chip in” with monetary gifts and material support in the form of care packages. Makayla illustrates:

Yeah um, once ... I don't know what happened, but there was like an error in financial aid, and all of a sudden, I had to pay \$5000 like that same day, like they were like, “Oh, there's an error. You owe this money now or you're kicked out.” So I like called my mom for advice... um, and she had to, like, ask my uncle. And then eventually... we figured it out.

Destiny similarly explains that her extended family “gathers money together” to give her, explaining “It just varies on who. Sometimes it could be my aunts, sometimes maybe my mom has a little extra cash and she'll give me some.” Some Black disadvantaged students also included fictive kin. Jessica illustrates, saying:

They kind of all just supported me when I was first going off to college. They knew that every dollar counted, so my mom, my mom's boyfriend, my oldest sister, my cousins, and aunts they would sometimes only have \$5, \$10, to spare with the mentality that, you know, this would add up.

Leon further highlights the community aspect of receiving from family. He says:

College time comes and it's basically like a collection plate so to speak when it comes to gathering money for stuff that I need for the year. My family members, and not only my family members, family friends who are basically family because I've known them for so long... help. And some of my other relatives like my aunt and uncle, they help me out a good bit. They write me checks, they give me cash. They make sure I'm straight before school starts. They do what they can so that I have a little bit of cash before I get here, so I'm not totally broke.

Leon's collection plate analogy highlights a sense of community and may also indicate a sense of obligation among a broad assemblage of family – even fictive kin – to “do what they can” in providing support. Disadvantaged Black students talk of this broad collective support as a natural, normal way of doing family. I find, alongside others (O'Brien 2012; Stack 1974) that extended kin support is especially important in Black families. However, like Cross et al. (2018) and Sarkisian and Gerstel (2004), I also find that social class is key in understanding differences between and within racial groups.

Having more sources of support does not create equal conditions for Black disadvantaged students, who nonetheless typically describe receiving less than others. However, students say that these relatively modest contributions make a difference in their lives. Ethan, for example, says that care packages from family relieve some costs he would otherwise bear himself: “Um, care packages, in terms of food, absolutely. My pantry is filled right now with different, all sorts of different food, um, so I don't think I'll be going food shopping for about a month.”

While students receive gifts, they often say they do not ask family for money. As Kiara explains: “I don't ask them for money. I may have asked them to send me things, but I've never directly asked them for money. I think it would be... it's a vain effort to even try to get money.” Arianna similarly remarks, “Everyone in my family is struggling, so I refuse to even part my lips and ask them for the impossible [money].” Also, Jordan says: “I don't ever ask anyone in my family for money. My philosophy is that I just try to work as much as possible to make money for myself.” Black financially disadvantaged students also sometimes say they refuse family offers of support, such as Ethan, who says, “Um, they try to give me money, but I kind of reject it, respectfully I reject it, I say, you know, if I want

something I'll go out and find a means to get it, you know." Black disadvantaged students receive from a wide range of their family members, although they tend to receive relatively little. By pooling money together to provide students with gifts, families maximize their ability to support students.

Financially Disadvantaged Black Students Giving to Family

Most Black financially disadvantaged students say they currently give money to family, especially mothers, to help with living expenses, paying bills, or buying groceries, or as Makayla puts it, she gives "just like a little here-and-there" for her family. Like others, she explains that financial help to parents spreads to also supporting other members of the family: "We all kind of help each other out when we can, but it's more of me giving to my mom and then she helps out my little sisters and herself back at home." Their talk often reflects generalized, rather than restricted, reciprocity. Hillary clearly exemplifies this trend, saying she sends money so that her mother can pay bills and that "a little goes a long way. It kind of just goes around. We never feel like we owe each other anything, because we're always constantly helping each other." Students say they send money to mothers to support their entire household, or to "help hold it all together" financially, as Makayla put it.

For Destinee', support to family takes the form of "an automatic bill payment linked to my account, so I pay the [family's] electric bill" and then "when my paycheck is really good, then I give my mom at least \$50.00" even though "that's not something she expects or even asks for." More rarely, students said they give to extended kin or directly to siblings. Among those who give to non-parent kin, most said they give to grandparents. Valencia says "I give her [mother] money. I wish I could be giving her more... My grandparents don't live with us, but I try to help them, too, like, just a little bit of money here and there, just, like, to

buy groceries or gas or whatever.” Many Black financially disadvantaged students give consistently to parents, even when they receive little or no financial support.

Among financially disadvantaged Black students, helping family is described as an important part of their identities. For many men, this is gendered. As Marcus explains, “I just feel the need to be a man and take care of them [parents and siblings].” Jayden says that he sends “money home so my mom can pay bills” and because his mother “and my little sisters and brothers still have to eat.” He explains that he works extra to help his family, concluding “I’m still the man of the house even though I go to school...They’re counting on me.”

Another financially disadvantaged Black participant, Deshaun explains that “giving money to my family is my way...[of] being the man of the house and help[ing] out in any way I can.” He does this, he says, to meet a promise he made to his now-deceased father to “take on being the man of the house,” and therefore “family comes first,” with providing for his mother financially taking precedence over school work. Another, Jayden, explains that his parents are “counting on me and what I can provide for them so they can make ends meet,” describing himself as “essentially the breadwinner,” providing help to parents and to siblings (“I definitely give my siblings, like, pocket money for lunch and stuff like that.”) because his mother cannot work. Finally, Matthew says that giving to family is “my duty as a young man” or is considered so culturally – “at least, that’s what people do where I’m from.” He explains that he wants “to be able to financially support them in the same way that they financially supported me when I was younger, you know, to say thank you and I appreciate all they were able to do for me.” While these participants equate financial support with masculinity, we find that financially disadvantaged Black women also provide.

Black women, however, talk of this support as gendered differently from what we see with Black men. Whereas men equate giving with being a man or a head of household – frames of independence or authority, women tend to frame the help they provide with their role as a “daughter,” a comparatively subordinate role. Cynthia says helping family is “what a good daughter does,” and therefore she sends money home from each of her paychecks to help parents, explaining that “I help out and step-in when I’m needed and even when I’m not...I don’t think twice about it.” Makayla agrees, saying that her “way of being a good daughter” is to send her mother “a portion of my [income] checks” to help pay bills. Finally, Constance says she gives her family half of her financial aid refund check each semester in part because “I didn’t want my family to think I was turning my back on them.”

For financially disadvantaged Black students, giving to family is often described as both a form of support they want to provide and also as an expectation either placed on them or that they place on themselves to embody their vision of what a good family member is supposed to provide. In this way, they frame the money they provide as an entitlement they owe their families, in contrast to their common framing of the help they receive as gifts. Both formulations indicate that the student – as giver or as receiver – frames themselves as having less power compared to their families. Parents are entitled to support because the “man of the house” and “good daughters” are obliged to give.

Further, disadvantaged Black students say that family have clear, expressed expectations that they will also provide for families in the future. Most of these students said they are expected to, and want to, buy their family a home or to reduce the need for parents to work and to address their family’s financial insecurity. Although their current help is typically focused on their parents and siblings, many said they also want to support extended

kin in the future. For Matthew, he wants to “get them [parents] a house, get my grandmother a pearl necklace.” Many others resonated with this. Michael says “I honestly just want to be able to put both my aunt and my mom in a house that they could share so that will lessen the load on them financially.” According to Destiny, family “definitely expect me to put them in a house, and even take care of them in the future” clarifying that she’s “talking about my aunts, my mother, and I think even to a certain extent, my dad.” Hailey says:

I think my grandmother, and definitely my mom, expect...for me to help them financially. I know my mom would love it if I were able to pay for all or a portion of her rent. My grandmother, she doesn’t live with us right now, but I know the older she gets, she eventually will, so I’m sure she’d be looking for financial support on things that social security and Medicaid can’t pay for.”

These students’ talk of this help was concrete, with specific examples of the kind of help they plan to provide, and they say that these are explicit expectations in their family. While sometimes invoking the idea of a loan (i.e. citing support from parents as a reason to support them in the future), these formulations are holistic, and therefore do not fit neatly into the sense of “compensation” as described by Zelizer (1997). Rather, their expectations are rooted in patterns of familial care, and their view of normal responsibilities family members take for one another. Madison, for example, says “I just do it [help financially] because she’s my mom.” Marcus says “I really just want to take care of my grandparents. They don’t explicitly state that they want me to do it” but “they helped me out throughout my childhood, so it’s only right... I always knew that I would take care of them when they got older.” Whether Black financially disadvantaged students say that family have made explicit their expectations of future support, or not, these students express that they see caring for older generations to be a normal and valued aspect of family life. They sometimes say they see this occurring in their family, and want to continue these family practices. Brandon illustrates this clearly:

[I] definitely [want to help] get them out of poverty [laughs]. Beyond that, they just want me to be successful. I want to be successful for them, too... I just want to get a good job so I can take care of them. That's something that all the kids do in my family. They take care of the older folks when they get older. That's what my mother is doing for my grandmother. One day, that's what me and my sisters will be doing when my mom gets older.

Ethan similarly normalizes and valorizes helping older generations, describing it as “my duty” and saying “I think it’s only right” that she helps family: “I wanna, um, get my mom a house and take her on trips, pay bills, stuff like that.” For these Black financially disadvantaged students, helping family is an expectation that they often say they want to uphold, even when they expect little support in return.

Racial Similarities Across Class Lines

While this analysis has highlighted differences across lines of social class and race, there were some racial similarities that went across class lines. Asian American participants, both the advantaged and the disadvantaged, regularly cited Asian culture in saying that they feel expected to help parents financially in the future. They sometimes expressed a desire to meet these expectations, even when parents were silent about wanting future support or openly told the student that they did not want future financial help. Lynn, an advantaged student, says, “I guess it’s a kind of Asian thing to take care of the elderly, so I guess they do expect the kids to take care of the parents when they get old and retire. But that’s so far in the future that they haven’t discussed it yet.” Tenzin, a financially disadvantaged student, also cites cultural explanations; she says that taking care of older parents is “Like, culturally, it’s like Tibetan culture, or Asian cultures are supposed to take care of their parents and stuff” even though her father doesn’t expect future support. Summer, an advantaged student, similarly explains that “They [parents] haven’t said anything like much about it, but I would say they expect so” because “It’s quite typical in like Chinese families.” Despite this lack of

confirmation of parental expectations, Summer believes that her parents “expect us to give some money back. Like half my salary to them.” Aziz, who is financially disadvantaged, says his mother does not have expectations for receiving support in the future. Rather, he explains that her mother “just keep saying she wants me to be successful and that what make her happy,” and “it’s not a thing that they expect.” Regardless, Aziz invokes cultural norms contradicting his mother’s statements. He says, “Asian parents, they think having a kid is an investment” and “they want you to pay them back later on. Finally, the financially advantaged participant Kwang describes her parents contrasting Chinese and American cultural expectations, saying: “Actually my parents have never expected that [financial support]...They’ve seen other families in America, and they’ve realized, that you know, my, I’m not going to put that burden on my kids. And they’ve always told us that.” She continues, however, by describing the expectations she places on herself: “But I would want to [financially support parents in the future]. I always tell my parents that I want to, just because I love them so.” Although Kwang, like some other financially advantaged and financially disadvantaged Asian American participants, re-frame this help to parents from “Asian” obligations to more “American” voluntary support, they still cite this cultural difference as salient in their perception that family expect support, even if parents are silent on or deny these expectations.

White participants’ talk of receiving from family – among the advantaged and disadvantaged - centered on receiving from parents, with some mentioning help from grandparents. Jordan, who is financially disadvantaged, explains that “anything that I can’t cover on my own [from working], uh, my parents or my grandparents will kick in some...between the two of them the probably give me like uh, \$1000 a year from my

extended family and my parents.” Taylor, a financially advantaged participant, speaks about the lack of clarity ze experiences, similarly to others, in the flows of money involving themselves, their parents, and their grandparents:

Uh, I'm not sure [how much is from parents, and how much is from grandparents], because like I've told my mom to tell me how much they [grandparents] gave, and she was like ‘No...’ I don't know if she's borrowing from them. I know they've contributed some just straight up.

In addition to grandparental support, Taylor is uncertain if support from grandparents is a loan or an entitlement. Like Taylor, other white students – advantaged and disadvantaged – say that grandparents, but not other non-parent kin, help to pay for college. The financially advantaged Nicole illustrates: “My grandmother...pays for my schooling... because of my trust fund... Like, my dad pays, I mean my grandma pays my dad back the money.” Most, like Nicole, say that grandparent contributions are funneled through parents, and is often framed as support from the grandparent to the parent, which is then earmarked for the student.

In this way, white families reinforce the normalcy of the nuclear family, turning grandparent support to participants into two instances of direct transfers: from grandparent to parent; and then from parent to student. This accords with others (e.g. Sarkisian and Gerstel 2004) who describe white families as particularly resistant to non-parent support. Previous scholars have neglected racial dimensions to grandparent giving, but analyses indicate that this type of support is likely to reproduce racial stratification in the wider context of wealth consolidation. These students often frame grandparent support as first help to parents, who then in turn provide for the student. This understanding of support among white families reasserts the normative pattern of parent-to-child financial support.

Additionally, white students regularly frame their families as highly individualistic and valuing financial independence. Jackie, a financially disadvantaged student, for example, describes borrowing money from parents so that she could reduce her work hours and focus on studies. She says, “Right away they said, ‘you’re paying us back.’ [laughs] I wasn’t given [the money], yeah. So, it’s kind of *how my family kind of raised me* in that sense, like, ‘nothing...’ like, “you have to work for everything,” you know?” She goes on to say that parents have “always told me to, to work hard for my things” and so “I’m very independent” with parents “mostly wanting me to do it [college] on my own” rather than them providing financial support, and she appreciates that she “doesn’t need to rely on another person” for financial stability. Another disadvantaged student, Trish, says she dislikes receiving from family and that “I want to repay them” because “I guess, it’s just the way we were brought up, and it’s just being independent” and “doing as much as you can not to depend on” others. Financially advantaged white students also talked about independence as a family value. Tony says, “Um...my family, uh, is very...very good about individualism... that was sort of you know an ideal that we all were raised in,” later describing his upbringing by saying “You know, I was raised really well in the ideal of, you know, kind of falling in line with that individualism.” Advantaged white students also expressed this sense of independence through talking about expectations for future support, expectations of self-sufficiency rather than future financial interdependence. As Geovanni explains when I asked if parents expect financial help in the future, “Honestly, the expectation is really – they just want me to be secure, on my own.” Marianna similarly says of parental expectations of future support, “Um...I don't think financially. I think they want me to support myself. Um, and then like they not support me anymore, so it's kinda like the opposite.”

Both Asian American and white students' narratives indicate racial cultural similarities across class. Specifically, Asian American participants – both the financially advantaged and the financially disadvantaged – described their beliefs that racial (i.e. Asian) or ethnic (i.e. Tibetan, Chinese, Korean) cultural norms shape expectations of financial interdependence among parents, children, and siblings. For example, Mahalia discusses Filipino culture as being “very close family-wise” and explains her brother’s distance from family by saying “he’s so influenced by, like, the American culture.” In contrast, financially disadvantaged and advantaged white students spoke of family norms of independence and lack of financial obligation in the family – except for expectations that parents will pay for children. These white participants even re-frame non-parent help in ways that reinforce the nuclear family, normalizing these values, rather than seeing them as part of white culture. In this sense, both Asian American and white students imply that the white cultural standard is the norm, as white students talk of their beliefs and practices without reference to racial culture and as Asian American students highlight the cultural specificity of their families against a white model that most simply think of as “American.”

Conclusion

The preceding findings give a clear picture of divergent “college experiences” patterned on both class and race. Race, however, is generally more impactful when considering the disadvantaged and largely muted among the advantaged. Models of family support during college which assume only direct financial transfers from parents to children overlook diverse economic practices among families of different races and class positions, as indicated by others (e.g. Ferrie et al. 2016; Mwangi 2015; Yosso 2005). Findings suggest that racial differences are shaped by but not fully reducible to class. While differences among the

financially disadvantaged may reflect unequal class resources, with Black students' families having less, they also represent distinct cultures, with family practices of support without which many of these participants would not be enrolled in university. Findings support the perspective found in the literature that non-parent kin are more important for disadvantaged students of color than they are for either white students or advantaged students of any race. This analysis helps to clarify that both social class (financially disadvantaged families) and race (families of color) increase the likelihood of relying on non-parent kin. Neither financially disadvantaged whites, nor financially advantaged students of color, spoke consistently of receiving from non-parents. By specifying that racial variation is especially pronounced among the financially disadvantaged, this analysis challenges those who attribute family differences to class, while muting the importance of race (e.g. Edin and Nelson 2013; Lareau 2011). Social class, however, is not static. For the financially disadvantaged, college is an opportunity at upward mobility for themselves and sometimes for their families. This complicates the story of race and class intersections in that cultural ideas of financial support may differ among financially disadvantaged non-college-goers. However, the clear racial differences among the disadvantaged and the muting of racial differences among the advantaged, indicate that families respond to financial need in ways that resonate with racialized cultural understandings of responsibility to family.

Receiving from family

In talk of receiving financial support from family, there is little racial variation among the financially advantaged. These students say that they primarily receive, and receive generously, from parents. For these students, support from parents is discussed as an

entitlement, rooted in norms of the parent-child relationship, and typically takes the form of a direct transfer from parents to the student.

White participants were unique as the only group with those across-class saying they received money from non-parent kin, focusing on grandparents. Grandparent help is likely most available to these students owing to long-standing racial inequalities in wealth accumulation. With the growing concentration of and ongoing racial inequalities of wealth, this support exacerbates racial stratification, as others suggest. Despite receiving from grandparents, these white students often reframed this as help from the student's parents, reinforcing the normative view of the nuclear family. This trend is not surprising given previous findings that white families are uniquely committed to the nuclear family, as opposed to support among extended kin in families of color. Data indicate that this valuing of the nuclear family – or devaluing of extended kin - is an aspect of white cultural practices that cannot be reduced to social class.

In contrast, financially disadvantaged students had clear racial differences in discussing family structures of financial support. Students of color were especially likely to also include non-parent kin, although those they included varied by race. Asian Americans were particularly likely to say they relied on siblings in addition to parents. In the college context, I find that sibling financial is an important source of routine economic support among Asian Americans rather than the emergency funds described among a multi-race sample of older adults (Eriksen and Gerstel 2002). In contrast, Black participants relied on a wide range of family members including parents, cousins, aunts and uncles, and grandparents, as others find (Eriksen and Gerstel 2002; O'Brien 2012). Finally, financially disadvantaged white students' talk most closely resembled the patterns found among the

financially advantaged, focusing on the nuclear family. Findings also support Sarkisian and Gerstel's (2004) characterization of white families relying primarily on intergenerational transmissions of support. While some said family might help pay student loans in the future, most of the financially disadvantaged, across race, said they do not expect to be financially supported by family after college. Often, they assume that they will have stable, high paid employment. Despite high rates of college graduates returning to live with parents (Cross 2018), almost no students said they would do this.

While I do not find sibling support among disadvantaged Black students, their unique financial ties to aunts and uncles indicates horizontal family responsibility among the preceding generation. This also corresponds to others' findings (e.g. Cross 2018; Sarkisian and Gerstel 2012; O'Brien 2012;) that kin support is especially important in Black families, especially those economically disadvantaged. Having more sources of support, however, does not create equal conditions for Black disadvantaged students, who typically receive less overall.

In addition to receiving from different family members, racial groups among the financially disadvantaged also talked about different patterns of financial transfers (i.e. generalized vs. restricted). Financially disadvantaged Asian American and Black participants spoke of generalized reciprocity. Disadvantaged Asian Americans sometimes say that money is pooled within the nuclear family, a strategy of generalized reciprocity allowing older siblings to compensate for parents' inability to pay for the student's needs. They explain that their parents request and disperse money from older siblings, pooling resources in the nuclear family. Disadvantaged Black students similarly discussed generalized reciprocity. However, these participants described extended kin pooling resources to provide them with monetary

and material gifts. These dynamics of generalized giving reflect an embeddedness in community not reducible to discrete dyads or the small nuclear family. In contrast to these, white disadvantaged students rarely described generalized reciprocity, focusing rather on restricted transfers (from one individual to another). This may reflect and reinforce a racialized understandings of family relationships among the disadvantaged, either emphasizing family as a community for students of color or alternatively prioritizing individualized relationships for white students.

Finally, each racial group among the financially disadvantaged differed in how they framed the support they received – framings which imply divergent understandings of family. Most financially disadvantaged Asian Americans talked about receiving as an entitlement, similarly to the financially advantaged across race, possibly reflecting what they say is their family’s emphasis on their educational success. This value of education may entail obligations from both parents and siblings to support students financially. In contrast, disadvantaged Black students referred to receiving gifts, a framing that reinforces bonds of care but which also constructs the support they receive as voluntarily given, rather than as an obligation family has to their financial well-being. White disadvantaged participants frame support as loans and highlight the personal desire or expectations for repaying family. Their talk differs from the more generalized sense of repaying discussed by others (e.g. Tiffany saying “your parents actually take care of you for so many years. It’s time for you to take care of them.”) Neither Zelizer’s (1996; 1997) nor Carruther’s (2010) work on framing financial transfers explores loans directly, with the closest conceptualization being compensation. Both see compensation as impersonal, rational, ephemeral, and transactional when compared to gifts or entitlements. Their framing of help as a loan has limits - they did

not say family charge them interest or sought to profit off of their loan. Rather, they talked of loans and repayment as voluntarily providing necessary, typically short-term, liquidity. Although in many ways the white model of family is ubiquitous in the literature, their talk of help as loans is largely invisible in sociological treatments of the family and finances. However, this framing fits neatly with their valuation of independence and family support as voluntary. There is also a sense of equality through separation. Whereas Black and Asian American students sometimes express equality through interdependence – saying they give and receive when needed but without “keeping score,” whites’ formulation of help as quantified loans maintains equality through separation. Once a loan is settled, equality is restored through the absence of obligation while retaining claims to meritocratic individualism.

Many who reject cultural notions in favor of class explanations seek to rebut arguments which blame minorities for ongoing, structural inequalities. My findings turn these assumptions upside-down. I find that even disadvantaged whites’ notions of the nuclear family inhibit them from turning to other potentially helpful kin. In contrast, financially disadvantaged Asian American and Black students’ families provide the conditions for these students to persist, and sometimes to thrive, under financial constraint. In part, this is permitted by families of color more often engaging in “generalized” help, through pooling resources and “chipping in” to help when they can. White participants, in contrast, almost exclusively discuss “restricted” transfers – from one individual to another, rather than discussing more generalized forms of giving.

Giving to Family

I investigated two aspects of students giving back to family. First, I looked at student talk of giving to family while in college. Second, I asked about their expectations for supporting family in the future. Talk of giving back to family followed a similar pattern as student narratives of receiving from family. There was less racial difference among the financially advantaged than was evident among the financially disadvantaged. Explorations of giving back helps us to better understand students' views of themselves as active members of their family and allows us to contrast their talk of receiving from family and their talk of giving to family.

In general, the financially advantaged say they do not give to family during college and are even surprised by the question. Financially disadvantaged whites were similar in this regard, although they sometimes provide short-term loans to family and highlight that they, and their family, expect repayment. In comparison, both Black and Asian American financially disadvantaged students say they provide for family while in college. Asian Americans more often say they provide small gifts or loans, and rarely indicated that family depend on their contributions. Black financially disadvantaged students, however, describe providing high levels of regular support to family. They frame this as an obligation to support family in-need, typically parents (and indirectly their younger siblings), but also sometimes grandparents.

Data also reveal significant differences in students' expectations to support their families in the future. Some, whites across class and financially advantaged Black students, said there is little expectation to help family, and that although they would if parents were facing an emergency, they downplayed the likelihood of parents ever needing help. These

participants were more adamant in saying that they had no expectations of helping non-parent kin. Asian Americans – both the financially advantaged and disadvantaged – discussed Asian cultural norms of financially caring for elderly parents, often describing their plan to provide parents with ongoing support with significant portions of their income. This was striking in that Asian American students often said their parents overtly said they did not want or expect help. Some talked about parents adopting more “American” attitudes toward money. However, the student still felt pressured in three primary ways: by their personal sense of cultural norms; by their siblings’ expectations for the participant to pay for parents; or by their belief that parents hold expectations despite their expressed disinterest in receiving help. Compared to these participants, Black financially disadvantaged students say that their family’s expectations for future support are explicit, and narratives indicate that these students have internalized these obligations as part of their family role. These students say they want to either continue or take on the role of a major financial support to their parents.

The above findings show that race and social class are important aspects in exploring students’ embeddedness in family structures of care. While the financially advantaged are relatively homogeneous across class, we do see that advantaged Asian Americans rely on the same cultural norms as their financially disadvantaged counterparts to understand responsibility to materially helping older parents. Similarly, we see a minority of whites across class describing the help they receive from grandparents in similar terms, highlighting and reinforcing the nuclear family ideal. However, the most striking differences are among the financially disadvantaged.

Asian Americans receive from parents and siblings through generalized reciprocity, pooling resources within the nuclear family, and this help is framed as an entitlement. While these students have various ways of supporting family, with many not giving significantly to family before graduating college, they are consistent in describing an obligation to helping parents in the future. Thus, the help they receive and the help they plan to give are seen as entitlements. These participants also tend to feel responsibility for helping their families, primarily in the future. However, these students are also more likely to receive significant support from family, and to frame the support they receive as an entitlement.

Among the financially disadvantaged, both Asian American and white participants sometimes provide money to parents, but rarely to extended kin. Whites were unique, however, in consistently saying that they and their families viewed this help as a loan to be repaid. However, these students were clear that help was generally seen by them – and by their families – as loans, which is consistent with how many discussed the help they received from family during college. Unlike Asian Americans, white students said that they felt no expectations to provide for family in the future, although they would if this was necessary. Disadvantaged whites frame family financial support as a loan, indicating their commitment to a sense of independence and relatively weak or tenuous connections to family that may imply dependence. On the one hand, some critique Black families for their interdependence. Some (e.g. Stack 1974) say that cutting oneself off from obligations to extended kin is important if individual Black people are to achieve upward mobility. Goode (1964) identifies extended kin as cemented in financial obligations of support, but also recognizes that this is a “burden” (51) on those who wish for increased independence.

However, there are also costs of individualizing for white people and the financially advantaged in terms of possibly attenuating ties to family and therefore reducing one's community of care and support— financial, certainly, but also emotional and practical. This individualizing goes beyond diminishing ties with extended kin, and also shapes relationships with parents and siblings. As financial support reflects and reinforces community, these participants' valuation of financial independence may cut them off from this potential source of building and strengthening family bonds. Financially disadvantaged white students may experience these challenges of independence acutely if they are unsuccessful at securing middle class financial security after college, being unable to rely on the cultural strategies common in Asian American and Black families when facing material need.

Finally, Black disadvantaged students say they serve as primary breadwinners for family during college and plan to continue taking on this responsibility. There is a disconnect in these students' talk of family support: they frame the help they receive as gifts, which cannot be fully counted on; but they frame the support they provide currently and in the future as their family's (especially their mothers) entitlement, and therefore the student's obligation. In this way, we see Black disadvantaged students highlighting interdependence and family-based concerns. In this formulation, they are independent in terms of receiving – that they cannot receive or do not deserve help – yet interdependent in terms of giving. However, they receive less support than others. Disadvantaged Black students discuss the most ambitious plans of supporting family now and in the future. Although several plan to serve as breadwinners for parents, pull their families out of poverty, and buy houses for their mothers, national statistics indicate that these students are also more likely than any other race/class category to take on significant educational debt, and also more likely to leave

school without a degree. Beyond this, Black students who do earn degrees continue to face economic discrimination leading to lower incomes compared to equally credentialled graduates from other racial groups. These realities raise questions about their ability to help family as much as they say that they, and their families, expect. Their hopes rely on a vision of higher education, common in the United States, as a meritocratic engine of upward mobility. Despite their ambitions, current higher education practices provide fewer returns for poor Black students, on average, than for others – in part due to the significant challenges these students describe throughout this paper.

These patterns of receiving and giving financial help highlight the various cultural strategies Asian American, white, and Black families use to adapt to divergent financial contexts during college. By better specifying the cultural and economic conditions within which families pay for college, this analysis has demonstrated the complexity of such family structures that are typically subsumed under assumptions of the nuclear family. As discussed, this family form is most closely associated with middle class families (across race) and with white families (across class). The current paper contributes to an ongoing field of understanding the cultural specificity of the nuclear family alongside diverse family forms.

Limitations and further research

There are some limitations to the current analysis. The current paper's sampling method precludes generalizability of findings. Ongoing research (both qualitative and quantitative) at a range of institutions is needed to better understand whether the perceptions of the Flagship University students are widespread in various contexts. Further, there are limits to student accounts. On one hand, these interviews illustrate variation in participants' narratives of economic support during a moment in the life course crucial for class

reproduction. On the other hand, the current data do not shed light on how students develop their understandings of family support. It is possible, for example, that these normative beliefs about family are formed from media, or from peer interactions on campus, and not within the family of origin. While true for all students, this question seems most pressing for Asian American students who routinely say their families have expectations of receiving help, but also say that parents either do not talk about these openly or even deny wanting financial help from their children. Interviews with family and college students could provide important insights beyond the scope of the data presented here.

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“I’M AN ADULT NOW AND I WANT YOU TO TREAT ME LIKE ONE!”
COLLEGE STUDENTS, THEIR PARENTS, AND THE RELATIONAL CONSTRUCTION
OF ADULT SELF-IMAGE

ABSTRACT

Developing a confident adult self-image is often framed as an individual achievement, with scholars and popular discussions rarely considering relational dimensions of identity development. This paper explores college students’ talk of their parental relationships and views of self by drawing on 52 semi-structured, in-depth interviews with white college students at a large, Flagship University. I engage several disparate literatures, including social identity theory, sociology of family, sociology of gender, and emerging adulthood theory to develop a model of parental reflected appraisals of adult status during college. I find that students talk of feeling invalidated as an adult by parents resembles what scholars identify as behavioral control and psychological control. Conversely, students’ talk of being validated reflects emotional support and behavioral autonomy as described in the current literature. The present analysis provides a framework for understanding how these relationship characteristics bolster or challenge students’ identity processes, finding that parents remain important to their children’s’ developing of a sense of adulthood during college. Using the theory of “reflected appraisals,” I investigate how descriptions of (in)validation of adult status by parents relates to talk of self-concept and students’ satisfaction with parental relationships. I consider participants’ and parents’ gender, showing that families continue to reproduce gender during college, favoring sons’ adult identity formation over daughters.’

Keywords: Family, higher education, qualitative research, gender, emerging adulthood, social identity theory

Introduction

For many, creating some separation from family and becoming one's "own person" are valued because they are central to seeing oneself as an adult. Scholars have documented this valuing of independence while also recognizing the context in which ongoing parent support, especially financial, is seen as increasingly necessary (e.g. Fingerman et al. 2013; 2016; Rauscher 2016). However, these scholars rarely document or analyze other ways in which the development of sense of self as a "full adult" is relational. In this paper, I examine college student narratives of their self-concept as adults, or not, in relation to their understanding of changing relationships with their mothers and fathers during the college experience. I argue that the narratives of these students entail a contradiction, as students value validation and connection in the very relationships from which they are seeking freedom and independence. Conversely, students retreat from those relationships with parents in which they feel invalidated through perceptions of parental control.

Based on an empirical and exploratory study, this paper analyzes student talk of their parent relationships and senses of self to explore one of the ways that parents matter as sources of identity through the social identity concept of "reflected appraisals" (Owens, Robinson, and Smith-Loving 2010). As one participant says, do students believe their parents view them as "brand new eggs" or rather as "fledglings" ready to leave the nest? This analysis challenges popular and scholarly views of adulthood rooted in individualism; it argues instead for greater understanding of the interpersonal processes underpinning young people's identity claims. This paper asks, first, if students' self-assessments are associated with the parental relationship, specifically whether they believe their parents see or validate them as adults; whether these perceptions are consequential for the quality of their

relationships to their parents; and how students respond to perceiving that parents undermine their adult self-concept. Second, I consider gender differences in these views, an overlooked area in emerging adult studies. Emerging adults' beliefs about parental validation—its meaning, its variation, and its impact—have yet to be investigated despite their role in the development of adult identity and the centrality of adult self-concept to emerging adulthood theory. The current study addresses these gaps and inconsistencies in the current theoretical and empirical literature.

Current Literatures

I ask how college students' views of their relationships with parents are related to their self-identification with adulthood. Symbolic interaction and social identity theory (e.g. Cooley 1902; Stryker and Burke 2000) identifies the importance of interacting with others in the identity process. Insights from sociology of the family indicate that parental relationships may be increasingly important for college-going young people in recent decades. Closely coupled to family sociology, I also rely on insights from sociology of gender to ask whether these processes are shaped by gender, and if observed differences replicate gender inequality in the family and in the college experience. However, most current academic treatment of developing an adult self-concept frames adulthood as largely gender-neutral and focuses on individual personality development in which family recedes into the background. I draw on these disparate literatures to explore college students' talk of themselves as "adult," or not, and also of their parent relationships. Do participants say that their parents "see them" or "treat them" as adults, and how do these students see themselves? I argue that significant opportunities exist to extend the theoretical and substantive terrain of researching parents,

adult self-identity, and the college experience by putting these divergent perspectives into conversation.

College Students: Identifying as an adult – or not.

When, and how, do people come to see themselves as an “adult?” This question has garnered significant interest, with researchers increasingly finding that people aged 18 to 29 often identify as *partially*, but not *fully*, an adult. To explain this, scholars have proposed the theory of “emerging adulthood” as a distinct life stage between adolescence and adulthood (see Arnett 2000). Hendry and Klope (2016), however, rejects life stages and presents a competing model of emerging adulthood focusing on “processes and mechanisms” characterized by “resources” and “challenges,” whereby people come to see themselves as adults (69). I argue that neither position takes seriously the dynamic relational processes which undergird the self-concept as an adult. In both formulations, researchers describe adulthood as gaining “individualistic qualities of character” (i.e. “accepting responsibility for yourself, [and] making independent decisions”) by undergoing processes of “self-socialization” and “self-focused” identity explorations (Arnett 2000; 2014; Côté 2006: 92; Tanner 2016; Widmer and Ritschard 2009). This turn to the self is rooted in economic and social change: Role transitions which once dominated academic treatment of the “transition to adulthood” (e.g. finishing one’s education, marrying, and beginning a long-term career) have become increasingly delayed and uncertain, or “de-standardized” (Arnett and Fishel 2013; Hessel and Dworkin 2017; Shanahan 2000). Others have critiqued this focus on personality development for overlooking relational aspects of identity formation and maintenance (e.g. Baxter and Taylor 2016; Dietrich and Salmela-Aro 2016; McLean and Breen 2016). However, relatively few have explored interpersonal processes of coming to see

oneself as an adult. In the current study, I explore how students describe themselves in terms of adulthood, and I relate these to their talk of their relationships with parents.

College students' relationships with parents

Parents are widely recognized as important agents of socialization through adolescence. During college, however, they are often portrayed primarily as a provider of financial, practical, or emotional support (see Aquilino 2006; Padilla-Walker and Nelson 2017; Tanner 2016). Views of college socialization often center on peers (e.g. Renn and Arnold 2003; Young et al. 2015) or faculty (e.g. Cornelius 1995; Lamport 1993), and only a few have begun to explore parents as sources of identity from age 18 to 29 (e.g. Ide et al. 2018; Silva 2012). Desjardins and Leadbeater (2017) and Parra, Oliva, and Reina (2015) have identified family relationships as one of the least understood aspects of emerging adulthood. Speaking directly to this issue, Wiloughby and Carrol (2016) criticize emerging adulthood theory's "individual lens" which is "limited in that it" downplays "family aspects of emerging adulthood" (282). Overlooking parents in forming an adult identity may be increasingly limiting, as today's college students describe parental relationship dynamics that suggest a greater role for parents than in previous generations. Specifically, studies find that students report consistent, often daily interaction with parents (Arnett 2012; Hofer 2008) and positive assessments of their parental relationship quality, including a high level of trust (Hessel and Dworkin 2017; Lindell, Campione-Barr, and Killoren 2017; Parra et al. 2015). Arnett and Schwab's (2012) survey of emerging adults' parents finds that most report improved relationships with their children compared to during adolescence and say that they have "more adult conversations" (9) with their children. Further, studies find that parents matter during college, with parent support being linked to academic and economic

achievements (e.g. Côté 2000; 2006; Luyckx, De Witte, and Goosens 2011; Marshall and Butler 2016; Norona, Preddy, and Welsh. 2016), and psychological outcomes, like self-esteem (e.g. Arnett 2000; 2012; Ide et al. 2018; Lindell and Campione-Barr 2017; Schwartz et al. 2009). Previous studies have not, however, explored how parents and the transformation of the parent relationship supports or hinders the development of their college going child's self-concept as an adult.

In studying parental relationships, a significant literature demonstrates the importance of gender (e.g. Epstein and Ward 2011; Fivush and Haden 2003; Nelson 2016; Nelson et al. 2011; Whiteman, McHale, and Crouter 2011). For example, although college-aged daughters describe greater communication with and affection for parents than do sons, parents report more comfort discussing personal matters like sexuality with sons (Lindell and Campione-Barr 2017; Norona et al. 2016). However, scholars disagree whether gender is important in understanding how people develop an adult self-concept. Many describe emerging adults' identity explorations as gender-neutral (e.g. Arnett 1998; 2015; Fingerman and Yahirun 2016; Norona et al. 2016; Schwartz et. al 2013), while others have called for increased attention to gender differences (e.g. Côté 2014; Du Bois-Reymond 2016; Kimmel 2008). Further, the need to investigate both gender and family relationships has been raised among emerging adulthood scholars (e.g. Lindell and Campione-Barr 2017; Nelson et al. 2007; Norona et al. 2016; Schwartz et al. 2013). Currently, the few which do consider gender and family during college tend to focus on same-gender parent-child relationships (e.g. Armstrong and Hamilton 2013; Ide et al. 2018). Investigating gendered parent-emerging adult dyads (i.e. relationships between mothers and sons, mothers and daughters, fathers and sons, fathers and daughters) may be more helpful in fully understanding how gender matters

in these relationships (Whiteman et al. 2011). Lindell, Campione-Barr, and Killoren (2017) find that emerging adults' parental relationship dynamics are shaped by both parent and child gender such that parental control impacts sons and daughters differently. The present study expands on this perspective by investigating how parent and child genders are potentially associated with emerging adults' talk of family and their adult self-concepts.

Social Identity Theory: Reflected appraisals and reference groups

In contrast to models focusing on internal or “self-focused” personality development as the basis of identity, social identity theory highlights cultural and interpersonal dimensions of identity formation, maintenance, and transformation. A central component of these interpersonal processes, which I find useful and develop in this analysis, is “reflected appraisals,” a recent articulation of Cooley’s (1902) classic “looking glass” theory, which Owens et al. (2010) describe as ““self-adjusting feedback loops” (484) of affirming identity claims within interpersonal interactions. In other words, reflected appraisals occur to the extent that an individual’s self-concept is influenced by how they believe that another person views them – either validating or invalidating certain aspects of their identity.

Two key factors indicate that social identity theory, and the concept of reflected appraisals specifically, are well-suited to investigating parent relationships and college students’ adult self-concept: The first factor stems from the transition to adulthood; while the second hinges on current findings about college students and their parents. First, the adult self-concept is more likely than other forms of identity to rely on reflected appraisals as it has become highly “nebulous” (Nelson 2016: 421). As discussed above, some identity researchers cite the de-coupling of “adulthood” from demographic role transitions (Hessel and Dworkin 2017; Shanahan 2000; Widmer and Ritchard 2009) as a source for the

importance of *intrapersonal* processes of “self-socialization” into adulthood (Côté 2006: 92). However, social identity theorists find that these same conditions (lacking standard, widely-accepted social benchmarks to assess one’s identity) cause people to turn to others as sources of identity through *interpersonal* processes like reflected appraisals (see Azmitia, Radmacher, and Syed 2008; Felson 1985; Goffman 1959; Ibarra, and Barbulescu 2010; McAdams 2016, Norona et al. 2016; Stryker 2000). Silva (2012), for example, finds that diminishing “traditional” markers of adulthood compel working class young people to seek a “witness” who can provide “social recognition” and “validity” to their adult self-concept (519). This structural ambiguity is compounded in daily experiences among those whose leaving home upends daily routines and social contacts (Padilla-Walker and Nelson 2017; Wintre and Yaffe 2000). Research also indicates that reflected appraisals are especially important when, as in the case with “adulthood,” the identity or status in question involves feelings of inclusion (Bufton 2003), competency (Koepke and Dennisen 2012), authenticity (Silva 2012), and worthiness (Stuhr 2000). Findings about current relationship dynamics between traditionally aged college-goers and their parents further reinforce the importance of reflected appraisals. As discussed above, college students describe both high levels of contact with parents, providing increased opportunities for reflected appraisals, and they also report positive, trusting relationships with parents, indicating that they see parents’ views as important. Social identity theorists (e.g. Felson 1985) find that these dynamics of frequent contact, positive relationship quality, and trust all increase the importance of another as a source of reflected appraisals for identity, (i.e. a “significant other” or part of a “reference group” (Jenkins 2008: 44, 122). Clarke, Beeghley, and Cochran (1990), for example, find that parents remain important reference groups for college students navigating decisions

about alcohol consumption. Additionally, developmental studies suggest that 18 to 29-year-olds increasingly come to consider and understand others' – particularly parents' – perspectives, compared to adolescents (Arnett 2015; Arnett and Fishel 2013). Finally, Ide et al. 2019 finds that some college students describe parents as models of adulthood. By talking with college students about their parents and self-concept, the current study develops a relational model of adult self-identification and identifies reflected appraisals as one of the “processes and mechanisms” (Hendry and Kloepe 2016) of developing an adult self-concept during college. Extant findings about the process of coming to see oneself as an adult, on one hand, and also about college students' relationships with parents, on the other hand, suggest that the reflected appraisals concept is relevant to understanding relational aspects of identity development.

Dimensions of Reflected Appraisals

The model of parental reflected appraisals of adult status which I inductively develop in this analysis has four dimensions of student talk of their parents: Behavioral autonomy, behavioral control, emotional support, and psychological control. While observations of parent behaviors, or parents' views, are beyond the scope of this study, I analyze the ways that participants construct reflected appraisals (both validation and invalidation) as they interpret their relationship dynamics with parents. Scholars have previously written about each of these relationship dynamics, but have not put them in a single framework, nor have they mobilized these concepts to understand perceptions of parents and coming to see oneself as an adult.

Validation of adult status: Behavioral autonomy and emotional support

To feel validated in their adult status by parents, behavioral autonomy and emotional support are central. Several scholars identify parents relinquishing control as central to the transition to adulthood (e.g. Baxter and Taylor 2016; Koepke and Dennisen 2012; Soenens et al. 2007; Tanner 2016). These studies describe normative changes in the parent-child relationship at the cusp of adulthood. However, they rarely link this to the adult self-concept. In one exception, Aquilino (2006) describes parents “relinquishing control” as a form of “acknowledging the adult status” (196). Going beyond these descriptions, the current study explores parents granting autonomy as a component of the process of coming to see oneself as an adult. A significant yet largely disconnected literature discusses parental emotional support, encompassing a variety of parenting practices centering ongoing connection. This need for connection may be overlooked by those young people and their parents who “cling to an out-of-date idea regarding filial autonomy” as the primary component of adulthood (Fingerman and Yahirun 2016: 173). Most scholarship focuses on parental emotional support of younger children (e.g. Kerres and Demaray 2003; McCarty et al. 2005). However, Aquilino (2006) describes emotional support during emerging adulthood as parents expressing an unconditional guarantee of “care and material support;” an active interest in the child’s individuality and development; and trust in their child’s choices, even if these are at odds with the parents’ wishes (196). Other scholars find that emotional support is associated with overall well-being and satisfying relationships with parents, conceptualizing emotional support as closeness and open communication (Desjardins and Leadbeater 2017), actively expressing care and interest in the child’s life, providing them “sense that they matter,” and communicating unconditional love (Baldassar 2007: 391; Richardson, Ong, and

Sim 2007), and mutual respect, reciprocity, and leveling of power dynamics (Wintre and Yaffe 2000). However, these studies have yet to extend their analyses to exploring the relation between emotional support and adult self-image or to investigate gendered dynamics of emotional support within the family.

Invalidation of adult status: Behavioral control and Psychological control

In contrast to validation of adult status, some students may feel that parents invalidate their adult status. In the current model, I propose behavioral control and psychological control (as the inverse of validating behavioral autonomy and emotional support, respectively) as dimensions of invalidated parental reflected appraisals of adult status. Few studies have investigated young people's perceptions of parental behavioral control in relation to adult self-image. In one exception, Lindell et al. (2017) found that parental behavioral control is positively associated with college students' adult self-image, thereby challenging the view that control invalidates adult identity. However, their operationalization of parental control is problematic, largely resting on students endorsing the survey item that parents provide "suggestions that may help scaffold" decision-making (817) – an item seen in the current analysis as a form of identity-validating emotional support. In contrast, I demarcate behavioral control from emotional support by building on how students themselves describe parental relationships and how they believe these are tied to their adult self-concept.

Another dimension of adult identity invalidation is psychological control. Whereas behavioral control is domination of what a student does, psychological control is domination over the students' identifications, values, beliefs, and expressing these aspects of the self – often using guilt, shame, or threats of parental withdrawal and neglect (Desjardin and

Leadbetter 2017). Barber (1996) and Desjardins and Leadbeater (2017) discuss concrete, interactional examples of parental psychological control by which parents discourage their child's individuality or self-expression, often by dissuading their participation in family (or "adult") conversations. These include dismissing and devaluing the child's ideas and observations; showing disinterest in a child's contributions; asking leading questions; interrupting; or unilaterally changing the subject away from topics important to the child. While these scholars, and others, link psychological control with low confidence, self-esteem and ego strength, studies have largely focused on adolescents and younger children (Kins, Soenens, and Beyers 2012, Luyckx et al. 2007). Survey results (Lindell et al. 2017) find negative correlations of college students' reports of psychological control and adult self-identification. These authors note that their cross-sectional quantitative design is limited and that studies should examine "changes in parent-child relationship qualities" (818), a task well-suited to the qualitative narratives analyzed in the current study which ask students to talk about changes in the parental relationship and their sense of self from high school into at least their second year of college. Qualitative data also preserve participants' own narrative emphasis through stories and explanations which both illustrate and construct their perspectives on parental relationship and their sense of self.

While others have outlined each of these practices in parent-child relationships (behavioral control, behavioral autonomy, psychological control, emotional support), this analysis is the first to develop them into a model of reflected appraisals of adult status. I draw on various literatures which until now have not been used in conversation to understand the process of coming to see oneself as an adult to explore family-based relational conditions that are associated with college students identifying as an adult, or not. This model views parental

validation as an important resource, and parental invalidation as a challenge, corresponding to Hendry and Kloepe's (2016) process-oriented view of emerging adulthood. Drawing on student narratives of family and self during college, I demonstrate that parental relationships area useful keyhole into understanding the relational processes of identity formation.

Data and Methods

This analysis builds on a larger collaborative research project investigating inequalities in family involvement in the lives of college students, described more fully by Harrington et al. (2015). In the overarching project, my collaborators and I conducted more than 200 semi-structured, in-depth, face-to-face interviews with a diverse sample of full-time undergraduates at a large, predominantly white, public research institution in the northeastern region of the U.S. ("Flagship University"). For the current analysis, I selected a sub-set of students and analyzed data independently, exploring student talk of parents, adulthood, and the college experience.

Recruitment and Participants

We recruited participants using purposeful sampling based on information provided to us by the university's Registrar Office for each student in the sophomore year and above. This list included each undergraduate's name; institutional email address; self-reported race; age; and whether the student had applied for financial aid, and also whether the student received a Pell Grant. We selected a relatively equal number of women and men, as well as a relatively equal number of Pell Grant recipients and non-Pell Grant recipients. We excluded those living with family during the fall and spring academic semesters.

Participants for the present analysis are white, full-time Flagship University students, a subset of a larger multiracial sample of over 150. We recruited and interviewed students

using race matching⁵ between researcher and participant. As a white-presenting and identified researcher, I recruited and interviewed only white-identified participants⁶. Unfortunately, I was the only researcher in our collaborative project who included explicit questions about adulthood, (i.e. “Do you feel like an adult? Why or why not? What does it mean to you to be an adult?”) and therefore the current sample is limited to white participants (n=52). As such, the current study reflects white cultural understandings of family and self during college. One unanticipated benefit of this narrow racial focus is that many studies on adult identity formation rely on solely or overwhelmingly white samples (e.g. Arnett 1998; 2001; Desjardins and Leadbetter 2017; Kins et al. 2012; Lindell et al. 2017; Luyckx et al. 2007; Nelson et al. 2007; 2011; Whiteman et al. 2011). Thus, novel or divergent findings in the current study are not likely due to racial differences.

Both race and gender designations were initially provided by the university registrar and then confirmed at the start of each interview. This study includes 26 interviews with women, 25 interviews with men, and one interview with a genderfluid student. Institutional data reports that women made up slightly over 50 percent of students in the year we conducted interviews. Throughout, I use the designation of “he/his” and “her/hers” for men and women, respectively, and I use the “ze/zir” gender-neutral pronoun convention when referring to the genderfluid participant.

⁵ Race matching is a common yet controversial practice (Davis et al. 2017), which some researchers argue is especially helpful when interviews explicitly ask about racial themes (Fontana and Frey 2003). Although we did not explicitly ask about race, we expected (correctly) that race would be raised by some participants in talking about family life and college. Regardless of theme, Seidman (2006) identifies cross-race interviewer/interviewee pairs – especially white and Black pairs – to be “problematic” and racial differences to create “difficulties in establishing an effective interviewing relationship” (100).

⁶ For a more complete discussion of researcher positionality in the research process, see Appendix A.

Interviews

I interviewed each participant in-person in private university offices. These in-depth, semi-structured, constructivist interviews ranged from 45 minutes to over three and a half hours, lasting on average one and a half hours. Interviews included a broad range of questions and probes inviting participants to explore their beliefs and experiences of college and parents, including how relationship dynamics have changed throughout the college experience⁷. The following interview questions were especially important in eliciting the narratives which underpin the current analysis.

1. How would you describe your relationship with this parent today?
2. Has your relationship with this parent changed since you've been in college?
3. What is it like interacting with this parent when you visit or talk? What kinds of things do you talk about?
4. Do you think your parents would treat you the same if you were male/female?
5. Do you feel like an adult? Why or why not? What does it mean to you to be an adult?

Interviews were audio recorded and transcribed verbatim to preserve participant language and narrative emphasis and analyzed using NVivo 11. Read through an interpretivist lens, these interviews are well-suited to exploring the social construction of identity.

Analysis

My co-researchers and I initially developed and refined a coding scheme during our initial data collection and transcribing. For the present study, I analyzed white participants' talk of family, college, and self by following a modified grounded theory approach (See Strauss and Corbin 1998; Charmaz 2008; 2014). Initially reviewing transcripts, I found that talk of adult self-image was a salient theme which participants raised in relation to both family and the college experience. Focusing on this theme, I used micro-analytic processes (i.e. line-by-line open coding) to develop highly descriptive codes which I could then

⁷ See Appendix B: Interview Schedule

organize into a more coherent framework using axial coding (see Glaser and Strauss 1967; Strauss and Corbin 1998; Charmaz 2014). I refocused my analysis on one aspect of taking on an adult identity that was highly salient to many participants: Talk of being treated (or not) like an adult by parents. Participants often turned to this theme independently when asked to describe their relationships with parents. Previous studies have typically asked young people to describe adulthood in universalizing, abstract language, which may increase the risk of social desirability bias, as Du Bois-Reymond (2016) has suggested. In contrast, I primarily analyze talk of adult self-concept which most participants raise in describing parental relationships. This approach preserves students' sense of the salience of identity processes rooted in changing family dynamics.

The analysis explores substantive themes and patterns, often presenting in-depth descriptions of participant narratives that illustrate broader cases and themes. I give primary attention to participants' causal accounts (see Orbuch 1997) highlighting the associations they draw among parental relationships, parental validation of adult status, gender, and their own self-concepts. Secondly, I present quantitative tests of association, primarily Pearson's and Fisher's chi-square statistics, to better illustrate the strength of various dimensions of the analysis – especially as they relate to gender patterns. Given the sample size of 52 participants, these significant are suggestive of major differences.

Descriptive Codes: Reflected appraisals and parental relationship quality

When I asked participants about their relationships with parents, many talked of wanting parents to “treat them like an adult,” and complained of being “treated like children.” I coded this talk as “reflected appraisals” of adult status as the central “descriptive” or “topical” codes (Saldaña 2013: 89) underpinning this analysis.

Talk of parents and often included statements indicative of parental reflected appraisals of adult status. I coded mentions of perceived parental views of the student's development as reflected appraisals, which I categorized as either "validating," or "invalidating." Validating reflected appraisals included talk of perceptions that parents see or treat the participant as an "adult," or as "mature." (i.e. Parents "see me as more of an adult than they did before college." - Nolan) When validating reflected appraisals included behavioral autonomy or emotional support, I coded for these as dimensions of validating reflected appraisals. Following the literature, I coded for behavioral autonomy when students said that parents trust them to make mature decisions and when they say that parents support their decisions and actions, even if they disagree. I coded emotional support, another dimension of validating reflected appraisals, when students talked about parents including them adult conversations and activities, and respecting, valuing and taking an active interest in their maturation, activities, views, and opinions, or expressing unconditional love and acceptance.

I coded talk of believing that parents see or treat students as a "child" or as "immature" as invalidating reflected appraisals of adult status. For example, Athena says that her father has not yet begun "talking to me like I'm an adult." I coded this talk as "behavioral control" when students talked about parents not trusting their decisions or not allowing them to do things because of a perception of immaturity or incompetence. I coded invalidated reflected appraisals as "psychological control" when they talk of parents seeking control over what the student believes and how the student sees and expresses their sense of self. After identifying these components of reflected appraisals (validating behavioral autonomy and emotional support; and invalidating behavioral and psychological control), I re-analyzed my

data and re-coded for these even when participants did not explicitly relate this talk to being “seen” or “treated” as an adult, or as a child.

The current study also explores the association of parental reflected appraisals of adult status with relationship quality. Here, I focus on discussions of interactional patterns with parents (i.e. self-disclosure, seeking parental input, or avoidance) as well as overall positive or negative assessments of relationship quality. I especially considered how participant accounts include causal linkages between parental relationship quality and reflected appraisals of adult status. These stories of their parental relationships often highlighted long-term development (or stagnation) illustrated by key events and turning points. At times, gender codes were also included as descriptive codes, when these formed parts of the student’s account rather than being used as merely a description for self or other.

Attribute codes: Adult self-concept and gender

The current analysis compares talk of parents and self-concept across two primary “attribute codes” (Saldaña 2013:69) of adult self-identification and gender. At the conclusion of each interview, I asked the participant to discuss whether and why they see themselves as an adult, or not. I coded each response as either “full adult” or “not full adult.” These questions and operationalizations are widely used and considered a valid and reliable measure of subjective adult status (e.g. Arnett 2000; 2012; Lindell and Campione-Barr 2017; Schwartz et al. 2009). I compared how participants identified themselves (as “full adults” or not) in relation to their talk of either validating or invalidating parental reflected appraisals of adult status. Secondly, I compared gender differences and similarities across each parent/child relationship. The analysis explores themes in participants’ narratives to better make sense of the gendered family conditions within which students develop confident adult

self-concepts, and how they understand these dynamics. Participants specified their gender identities at the beginning of each interview, and parent genders are inferred from participants' "mother" or "father" designations. Gender-specific patterns were analyzed at the individual level of the participant or specific parents (mothers vs. fathers) as well as through looking at gender dyads (i.e. mother/daughter, mother/son, father/daughter, and father/son relationships).

Throughout the coding and analysis process, I wrote analytic memos exploring the themes emerging within and across codes. I initially used these memos to develop my coding categories, writing "theoretical memos," and then wrote "integrative memos" to develop and refine the analysis (Emerson, Fretz, and Shaw 1995: 143). For example, using theoretical memos, I explored various possible dimensions of reflected appraisals. I turned to integrative memos to develop the analysis of how these dimensions of reflected appraisals relate to one another and to the descriptive codes of gender and adult self-identification. These memos form the basis of the present analysis, to which we now turn.

Findings and Analysis

Is coming to perceive oneself as an adult a relational process or an independent achievement? The following analysis explores a seeming contradiction in student talk of adulthood: In some ways, students talk of adulthood in exclusively individualistic terms; however, in other ways, they describe either collaborating with or struggling against their parents in seeking validation of their adult status. The former view was commonly expressed when I asked students explicitly to discuss what adulthood means for them and why they see themselves as an adult, or not. The latter view, in contrast, was central to their talk of

parental relationships during college, in which they describe complex patterns of connection and disconnection from parents and the support they provide.

Participants were consistent, however, in describing adulthood in highly positive terms—both for the present and for their future. Joseph, for example, says adulthood is when “something just clicks, and everything kinda, like, balances out.” Nathan says he will “make sure I’m financially secure first” and then explains that “I definitely want to have a family. I want to have kids. I want to have a wife someday.” Like others, he does not talk about adulthood begrudgingly, but seems to want the responsibilities of taking on adult roles. Overall, participants wanted to identify as adults through developing mature personality traits; gaining material, behavioral, and psychological independence from parents; and receiving validation of their adult status from parents.

In the following analysis, I first outline students’ dueling frames of coming to perceive oneself as an adult: As individual achievement, on one hand, and as of interpersonal processes, on the other. I then explore in more depth the dimensions of participants’ talk of parents and adulthood - their ways of constructing parental reflected appraisals of their adult status. I find that students talk of parental relationships as either a resource helping them to gain an adult self-identity, or as a challenge to overcome in fully identifying as an adult. I then relate participants’ talk of reflected appraisals to their characterizations of their relationships with parents and also their adult self-descriptions. Finally, I explore how these processes are shaped by gender.

“Do you see yourself as an adult?” Talk of identity as individual achievement:

In concluding each interview, I ask students explicitly about their adult self-concept (i.e. “Do you see yourself as an adult? Why / Why not?” and “For you, what does it mean to

be an adult?”). Here, participants often overlook parents or highlight disconnection from parents as central to adulthood. Overall, participants talk about adulthood as a desired achievement separate from family. To the extent that participants discuss parents when I ask them whether they see themselves as adults or not, they say that parents, and the support they provide, impede perceiving themselves as adults. Karl for example, describes adulthood as finding “my own opinion... outside of the context of my family.” Audrey echoes this sentiment, saying that “college has, like, allowed me to grow up” by “find[ing] my place outside of, like, my parents and, like, the niche that I was, you know, raised in.” For both Karl and Audry, adulthood involves, at least in part, a psychological independence from family. In contrast, Emma’s idea of adulthood is rooted in financial independence. She says, “I can’t completely feel like an adult because my parents handle so much for me. I couldn’t say that I was – I can’t say that I’m an adult until I completely separate myself from them financially.” Emily says she wants behavioral autonomy from family, or to “find my own way... to make my own decisions completely.” These participants illustrate those who talk of adulthood as an individual achievement of separation.

For others, adulthood is rooted in personal development and being ready for independence, even if they still rely on parents. Randy, for example, considers himself an adult because, he says, “I’m not afraid” of supporting himself, “if I had to.” Anjel similarly considers herself an adult despite being “still dependent [financially] on parents” because “I feel like if I didn’t have them, I would be able to support myself just because of my work ethic” because adulthood “really just has to do with maturity.” These conceptualizations of adulthood and self resemble Silva’s (2012) finding that young people “staked a claim to the dignity and respect due adults” (516). This strategy of optimistic anticipation, resting in part

on claims of personality development, allows them to claim adult status while they are still in college (and dependent on their parents for money and support), even if they simultaneously reinforce their commitment to middle class aspirations of adulthood that are not yet structurally available. However, if we stopped here – as much of the literature does – we would miss an important, relational part of their stories of family and self. Similarly to Silva (2012), I find that participants seek validation in their adulthood from parents and that parental support can be seen as a resource for confidently claiming an adult self-concept.

“Tell me about your relationships...”: Talk of identity as relational

Despite students’ talk of adulthood as an individual achievement predicated on disconnection from parents when I ask them to talk about adulthood abstractly, a different story of both parents and adulthood emerges when they talk about family. These relational dynamics of adulthood initially seem to contradict their individualistic explanations. Specifically, while discussing adulthood in relatively abstract terms, many reply with the individualistic criteria widely reported in previous studies. However, when talking about concrete family relationships, we find another story of adulthood that goes beyond individualistic notions of “self-socialization” to include parents as a source of identity. When I ask them to describe their relationships with parents, and how these have developed during college, they regularly recount their attempts to be treated like an adult by parents or their appreciation for parents treating them like adults. This talk uncovers an interactional aspect of understanding the self as an adult rooted not only in disconnection, but also in ongoing supportive connections to parents, revealing adulthood as relational. Whether adulthood is framed as individual achievement or a collective endeavor with parents depends largely on how the topic is raised in the interview, raising questions of previous work that has reported

student accounts as objective fact. Olivia illustrates this widespread incongruency. In one sense, she credits a personal experience away from family for her developing an adult self-image:

It was my backpacking trip that kind of did it...it made me very self-aware, kind of forced me to grow up. When you're living in the woods and have to cook for yourself and really be responsible for other people's lives, kind of forced to grow up... that gave me a real sense of responsibility.

She continues, explaining how she brought this new sense of self back home, saying

When I got back [from backpacking], I was like, 'I am an adult'. I came back from that experience being like 'I am an adult now. I have been through my life changing experience.' You know you're supposed to have that thing that makes you realize who you are and what you want. And I was like "ok, that's what that was."

At the same time, she says adulthood is also evidenced in "the level of respect...that I expect from my family – and that I give them, and they give me." This respect from parents, validating her adulthood, is not inconsequential to her self-view. Rather, she describes how she "demanded much more respect from my family when I came back. I involved myself" in adult roles in the family, both financially (i.e. "I pay for things...for dinner sometimes if we go out...some groceries...I bought my own car") and practically (i.e. "driving my brother places, helping with the dishes and cooking dinner"). Olivia describes her parents' reactions as both validating, and not. When I ask how her parents respond to her taking on these new responsibilities, she says:

Oh, they love it. They can send me out grocery shopping. It was hard for them to adjust to the new respect that I wanted and the new role I wanted to play in the family. They had a hard time with me not being home all the time. They don't love it, but that's just what I need.

Further, she recounts demanding of her mother: "I'm an adult now, I want you to treat me like one!" These are, to be sure, claims. There is a contradiction embedded in the notion of enacting adulthood. In some important senses, they are not adult: Most (including Olivia)

depend on their parents to pay at least some of their college expenses. None have the positions (e.g. marriage, home ownership, stable careers) which to many are still the normative anchors of adulthood. And perhaps most importantly, a key irony is that their independence is rooted in relationships. Most rely on their parent, the very people from whom they seek independence, for reflected appraisals by which they seek to validate their claim to independent adulthood.

In previous studies, participants' subjective accounts are often presented uncritically as straightforward depictions of objective fact. In the present study, I analyze student talk as accounts which underpin and construct their developing understanding of self. Approaching identity self-talk as narratives (see McAdams and McLean 2013) allows us to understand concepts like "adulthood," "independence," and "trust" as rooted in social and relational contexts which provide multiple layers of meaning (Du Bois-Reymond 2016; Norona et al. 2016). Participants mobilize these concepts to make sense of divergent contexts and social processes. For example, this analysis shows that students' talk of adulthood varies significantly by whether they are asked to abstractly define the concept versus the ways that they spontaneously raise the idea of adulthood when talking about family. However, the common strategy of surveying or interviewing young people about adulthood broadly and abstractly may prompt stereotyped, ideological responses (Fine 2010) and invite social desirability bias, as participants seek to present themselves in ways they believe are favorable and normative to researchers- often older, professional academics (Du Bois-Reymond 2016). These participants may, in fact, respond in ways that they hope will elicit a validation of their maturity from the researcher. As this study demonstrates, the narrative emphases and contents of participant talk of the same topic (adult self-identity) can shift radically when

questions are approached through different life domains. Interpreting talk of adulthood that arose from talk of transformation of parent relationships during college sheds light into a “black box” process of parental reflected appraisals of adult status.

Parents and reflected appraisals

Talk of parents validating or invalidating the student’s sense of adult status was common. Through these narratives, participants construct reflected appraisals as components of their identity. When asked about parental relationships, most participants explicitly talk of parents treating them like an adult, or like a child (n=33, 63 percent of the sample), suggesting that parental relationships are important sources of college students’ identities. If parents were inconsequential in how students see themselves, it is unlikely that the theme of adult self-image would be so central to the ways they talk about these relationships. Of the 33 participants who discuss adult status in relation to how they perceive their parents’ views, almost all describe wanting parental validation. That is, they say they want parents to corroborate their adulthood and avoid interactions with parents that they feel undermine their adult identity. Thirteen of these describe appreciation for parents seeing them as an adult (validating reflected appraisal) and an equal number express frustrations with parents who they say treat them like children (invalidating reflected appraisal). An additional seven say that parents validate their adulthood in some ways while invalidating their adult identity in other ways. Almost all participants, even those who do not explicitly frame parents as treating them “like an adult” or “like a child,” speak about wanting parental trust and respect, or conversely of chafing under parental control and disrespect. The following analysis explores how participants say parents view their adult self-image by highlighting two dimensions of validating reflected appraisals (i.e. behavioral autonomy and emotional

support) and two dimensions of invalidating reflected appraisals (i.e. behavioral control and psychological control).

Dimensions of validating reflected appraisals: Autonomy and emotional support

I find two primary ways that participants say their parents “see them” or “treat them” like adults: granting behavioral autonomy and providing emotional support. Granting autonomy is relatively straightforward, with students saying that parents let them do what they want without fear of punishment. Emotional support, in contrast, is multifaceted, and can include talk of increasingly egalitarian relationships, parents including the participant in a wider range of conversations, valuing their opinions, and taking an active interest in the student’s life characterized by acceptance of their individuality. At times, they invoke these dimensions in tandem, describing parental trust as both autonomy and emotional support. Anjel explains, “My mom would give her input on something, but she’ll always stand by my decision because she trusts me and thinks I make good decisions, and she typically is always supportive.” She later describes this trust as parents “looking at me more like I’m a real person.” Her belief that parents give her behavioral autonomy is thus predicated on what she sees as their endorsing of her maturity – a form of emotional support. In many cases, however, narratives focused more clearly on either behavioral autonomy or emotional support, forms of disconnection from and ongoing connection to family, respectively.

Autonomy and disconnection from family are widely recognized as central to adulthood in both scholarly and media portrayals. Several participants endorsed this view as well. For example, Jeremy centers autonomy, wanting to “make my own decisions” and experience what he terms as “a detachment” from his family to “find my own way” as an adult. Similarly, Nathan describes feeling validated through behavioral autonomy: “I think...

they know that I do more, like adult things... they're like "oh, ok, he's an adult now, he can do what he wants." For Anjel, her father allowing her to "make her own decisions" is invoked as evidence that "he is kind of looking at me more like I'm a real person." When I asked Karl if his relationships and conversations with parents have changed during college, he said he appreciates "becoming more of an adult and being regarded as such" by parents. In part, he explains that being "regarded" as an adult as being able to "be off doing your own thing" without worrying about parental permission or oversight. Clearly, parents granting behavioral autonomy – a form of disconnection - is closely coupled to students' sense of adulthood. However, most participants also highlighted connection through parental emotional support – an aspect of adult self-identity that can be overlooked if we focus only on autonomy and disconnection.

Perhaps contradicting common understandings of adulthood that highlight independence, roughly two thirds of validating reflected appraisal statements were rooted in emotional connection and support rather than simply disconnection. While both autonomy and support seem key ingredients of adulthood for these college students, the latter is underappreciated in the literature addressing adult identity formation. Karl, who above related adulthood with autonomy of doing his "own thing," talks at length about parental emotional support. He says that he is "becoming more of an adult, and being regarded as such" by parents. Asked to elaborate, he describes parents taking an active interest in his life and insinuates increased egalitarianism. He says:

I feel like I'm more of an adult, and so there's just a vibe that's changed [between him and his parents]...It just feels different talking to them ...Less talked down to... I feel like [conversations are] less of a check-in like for my sake, for my benefit, and more of a conversation for their benefit... like, 'I'm calling you because I care about you, and I just wanna talk about how you're doing' and all that stuff... 'cause they're curious about how things are going [in my life]. So, it's less of like... "I want to make

sure things are going ok for him." and more of like "I wanna call him 'cause I'm thinking of him and I just haven't talked to him in a while."

Juliana's talk of emotional support from parents highlights inclusion. She says her relationship with parents is "much more mature" and on a "higher level [now] where I'm more one of them than a little baby" and that "they see me as more of an adult... Now, I'm a part of it, and not just sitting on the side." Brea says her parents "talk to me more like an adult," explaining in terms of growing inclusion and familiarity with parents, a form of emotional support. She says conversations are "more casual" explaining that parents are "more comfortable swearing or talking about things that they wouldn't have talked to me about when I was younger," and "more open about their own issues." She illustrates this with a story about her mother confiding in her about her conflicted feelings regarding Brea's younger sister taking birth control pills. Karen similarly says her parents "see me as more of an adult," which entails inclusion and leveling: "I drink with my family ... Now, I'm a part of it, and not just sitting on the side." She also discusses mutual support and self-disclosure:

My mom and I have a much more mature relationship now, and she definitely tells me things that she never used to tell me ... And the fact that I'm getting older, she sees me as more on her level... it changes the relationship... It just brought it to a higher level where I'm more one of them than a little baby.

For Sidney, like others, emotional support takes the form of respect. Ze says zir father provides "the space and respect to, like, be who I am... they know who I am and that I will do things for the right reasons... Um, so, they trust me." This respect and acceptance may create a sense of an emotional and social safety net providing Sidney the freedom to explore zir identity. Finally, Audrey, quoted above in talking about adulthood as separation, also discusses inclusion. She constructs a reflected appraisal rooted in disclosure, identification, acceptance, and also echoes Karl's description of parental curiosity as a form of welcomed attention.

In terms of like me, like...growing up, I think, like, the [parents'] support and open-mindedness factor has definitely helped me a lot...Like, my dad talks about, like, people at his work that are pissing him off, [and] I sort of get it because I'm – I'm in a situation [at college] with a bunch of different kinds of people. So, just, kinda stuff like that...I think they just ask [about my life, because] they're just curious. Like, 'Hey, that's cool.'...Um, so, I mean, it's nice.

With these experiences, young people collaborate with parents in their maturation, and talk of parental treatment as a resource bolstering their identification with adulthood. While transformations in parental relationships during college and emerging adulthood have been previously described, they are rarely investigated as constituting and conveying adult status and self-image. Participant descriptions of emotional support – which they link to feeling like an adult – illustrate their view, often missing in current discussions, that parents are active sources of identity in the transition to seeing oneself as an adult.

Dimensions of invalidating reflected appraisals: Psychological and behavioral control

Some participants spoke of invalidating reflected appraisals, saying parents see them as less-than adults, and typically invoking what they see as parents attempting to enforce control over what the participant does (behavioral control) or over the participants' beliefs and self-expression (psychological control). Participants often described feeling that parents saw them as untrustworthy, and said that failure to comply could result, or has resulted, in parental withdrawal of material or social support. Participants say their invalidating parents do not allow for more egalitarian, honest connections to emerge as they seek to preserve earlier patterns of authority. Previous work has rarely explored these aspects of the parent relationship during college or considered implications for parent's behavioral and psychological control in the process of coming to see oneself as an adult.

Parental behavioral control during college varies significantly in scope and intensity. When participants see this control as excessive, they often relate it to parents invalidating their adult self-concept and expressing a lack of trust. Mitchell illustrates this trend. Speaking in general terms, he explains his experience: “Your parents have been controlling what you’ve been doing for the last 18 years ...and now you’re on your own and they still want a say,” which impedes learning to “progress positively on your own” without parental oversight. Mitchell’s parents enforce communication that he feels is controlling. He says “I don’t like the weekly phone calls with my parents, just ‘cause they’ll tell me I need to do this now, at this point, and I’m like, ‘I know. I know I have to do this, and I don’t need your help.’ And that’s really, uh, not infuriates me, but frustrates me. Like, I know what I have to do, and I’m a bit like *they baby me still*.” He also recount’s his father’s disapproval of Mitchell’s robust fraternity life and pressure for Mitchell to leave Flagship U:

He did not want me to go back to school. Um, he wanted me to take a year off and work and mature more. He was, he just kept saying I need to mature more, and he thinks he doesn't like this school and what it's been doing to me. He says it's uh his words were "toxic."

Lauren says her father also tries to control her social life, telling her to leave an extracurricular belly dancing club, saying “My dad didn’t like it... the idea of it didn’t attract him, because, I’m like his baby and he doesn’t like the idea of his baby doing that.” She continues saying he treated her “like I was a slut – and I wasn’t.” Paul explains, wagging his finger while he talks, that conversations with his mother are “almost like a teaching” with her “like, pushing me to do things that I really don’t want to do...like, she’s always trying to get me to, like, have a job...and I’m like, ‘yeah, I don’t know [about that].” Barbara, who also says her parents treat her like a “baby,” explains that “I started becoming independent”

during college and that her mother “didn’t like that.” She describes significant parental control over her while she is at college:

Like, I can never get away from them. If my cellphone's off, they'll e-mail me and if I don't e-mail them back in like two hours... They'll come here and figure out where I am. My father tracks my phone... they just track me constantly... He [father] knows where I am at all times. It's annoying... When I hide my location from my parents, it's like I was doing something bad. I got a whole speech it just like, “I know you're doing something bad.” He's like, “I can't find you.” I'm like, “Dammit.”

Finally, Jessie says her parents “still sort of baby me” because they “worry too much.” She recounts a time she took a bus to a large city several hours away, explaining “my dad’s, like, freaking out, like ‘I need the address where you’re going to be at and the time,’ and he just, like, worried.” She also says that she considered going farther from home for college, but her parents “Like, laughed at me. They were like, ‘No. Do you really think that’s going to happen?’” explaining their boundaries by saying “I’m a baby to them.” Throughout these instances, participants relate parental attempts to control their behavior with their assessment that parents do not treat them like adults, typically saying that parents treat them like a “baby.”

While the previous examples illustrate apparent parental attempts to control their college-going child’s behavior, others spoke of psychological control. In these cases, participants say that parents try to control how they express themselves or show an overall lack of care about the participant’s life or individuality. Brenda is one example, saying that she previously believed that her mother “was doing what’s best for me and cared about me” and that they “used to be really, really close.” This changed, however, when her mother demanded that she leave her boyfriend. She recounts her mother saying “I don’t approve of your lifestyle,” a change Brenda blames on her mother’s new “Republican Christian” friends who look down on Brenda for living with her boyfriend. She says their relationship then

began “a process of falling apart,” and Brenda’s re-evaluated their relationship: “with everything falling apart, and I’m seeing her in a different way...was this really her caring about me, or was this her projecting onto me? I don’t know.” She describes her mother in ways reminiscent of psychological control, including a lack of support, genuine care, or attention.” She says “I just started to realize that she wasn’t making me a priority in her life” and “maybe she didn’t really care,” an affront to her ideal that “when you’re in a family, you [should] care for people. You put them as a priority,” but her mother “did a lot of things that I think were wrong.” Brenda concludes describing another aspect of psychological control saying her mother “just wanted me to fit this ideal of what she thinks something should be...very [19]50s, like.” Brenda’s narrative highlights several aspects of psychological control. Most importantly, she believes that her mother’s care and attention is conditional on Brenda conforming to a lifestyle her mother idealizes.

Like Brenda, several others describe psychological control from parents. Candace, for example, says she feels “a lot older...like I had grown up a lot,” but parents continue to “treat me like they did in high school,” explaining that they refuse to include her in conversations or respect her viewpoints. Although she says, “I have so much more to say now,” she is unable to “start speaking up” without being shut down. Because of this, she describes feeling “more insecure” at home than at college and “like a baby again” when visiting parents. For David, his mother’s attempts to “establish a relationship of control” is evidenced in her talking down to him - “Like, so it was all like basically the way you would imagine an adult interacting with like a 6, 7-year-old child was like a lot of the interaction that she tried to have with me.” Hillary says she has matured during college, but that her parents haven’t seen this: “I know I have changed dramatically since high school” but family

won't accept "who I actually am." She says they "don't necessarily understand the changes [since] I have been in college" because they don't listen to her when she tries to express her opinions. Beyond these dynamics, she says her father "doesn't really know a lot" about her life because even if she's "explained it to you [him] twenty times before...he always forgets." Because of his lack of attention, she says he "kind of... doesn't really know a lot" about how she's grown: "He just skims the surface." Finally, Blair says of her mother, "I don't think she actually cares," and describes psychological control that undermines a sense of adulthood, explaining that her mother wants her to "be there [at home] all the time to support her and...so that she could control and manipulate" her. When she is with parents, Blair says "I don't' express myself or my concerns" to parents, saying that her mother makes her "feel like I have to fit into the role" of being "like, a kid" again: "I need to behave. I need to watch what I say...I just don't feel like I can be entirely myself."

These preceding examples provide a window into student talk of parental psychological control, an aspect of invalidating parental reflected appraisals of the student's adult status. Psychological control goes beyond behavioral control in causing participants to question parents' care or respect for them. As we've seen in many of these cases, psychological control entails dominating another, but also neglecting those who do not conform, evidenced here by several saying parents do not care about them. Perhaps ironically, they also say that what they perceive as parental psychological control leads to the participant disconnecting from parents either through avoidance or personal withdrawal. We turn next to explore in-depth how participants assess and describe their relationships with parents and the strategies they describe in relation to parents either validating or invalidating the student's adult self-image.

Are parental reflected appraisals gendered?

I find that the students' narratives of parental reflected appraisals of adult status are shaped by gender in ways that advantage men over women. First, participants sometimes say gender matters: Most women, especially those who describe parents as invalidating of their adulthood, said that gender shapes parental treatment and expectations in relation to their transition to adulthood. They often talked about gendered treatment with implications for adulthood in a wide range of life domains. Janice, for example, says she would experience more freedom if she was male: "My parents would have been...not as harsh, and let me do, like, more" if she was male. She continues, "going to college, it wouldn't have been such a big deal maybe for a guy, because the emotional toll of getting older would have been so different." For Janice and others, parents' gendered treatment is part of their understanding of validation and invalidation from parents. Joyce, for example, believes her parents encourage more independence (a hallmark of adulthood) for her twin brother, who she says is a "perfect counterpart" to illustrate gender differences in the family. She says that he "gets a lot of attention, and stuff like that" but that parents "expect him to do better on his own," while expecting Janice to need more support and are "more sensitive to helping me out."

Most men did not acknowledge gender differences in parental treatment. Their view was shared by women participants who only described parental validation of their adult self-concept. Brooke, for example, says both of her parents talk to her "like an adult" and treat her like a "real person." When I asked her if they might treat her differently if she were male, she replied "Different expectations? No, I don't think so. I mean just comparing the way they treat me and my brother, it's the same in what goals they want us to achieve, so I don't think it would be different." Trish says her grandparents may have expected different outcomes

from a grandson, but that her parents “would expect the same” from a son as they do from her. These narratives could reflect differences in parenting styles among these participants which downplay gender differences, supporting an interpretation that parents which present child gender as highly salient are more likely to do so in a way that undermines women’s adult identity, while validating parents are less likely to highlight gender differences in their children.

The view held by most women, that parental treatment is gendered, is supported statistically. I find that men are significantly more likely than women to say that their parents validate their adult status and are 35 percent more likely to describe validating parental reflected appraisals of adult status absent any talk of invalidating reflected appraisals. This difference is statistically significant, $X^2(1, n=52) = 3.91, p < 0.05$. Using Fisher’s exact test, I found significant differences, with women more likely to describe invalidation and men more likely to describe validation (significant at $p < 0.01$). These patterns, both in women’s narratives and reinforced through statistical analysis, indicate that women describe significantly more challenges from parents in establishing themselves as adults. In part, this is unexpected. While gender norms often assume women are more relational and men are more independent, I find that young men talk of relationships that foster their sense of adulthood while women talk more often of forging their adult self-image either without parental support or in actively confronting parents’ invalidation of their adulthood.

The gender effects discussed above grow stronger when we include parent gender to investigate parent/child gendered dyads (i.e. daughters’ talk of mothers, daughters’ talk of fathers; and sons’ talk of mothers, sons’ talk of fathers). Of each of these dyads, women were especially likely to describe invalidation, especially psychological control, from their fathers.

The daughter/father relationship was the only configuration where invalidation was more common than validation, overall. Women were also less likely to describe any form of validation from their fathers compared to every other gender pair. To determine if these gender-dyad differences are statistically significant, I calculated two Fisher's exact test statistics (as not to violate the assumption of independent observations). The first test found that daughters' and sons' talk of their mothers reflected appraisals are marginally significantly different ($p < 0.1$), with mothers validating sons more than daughters. The second test found that daughters' and sons' talk of their fathers' validation or invalidation of adult status is significant at $p < 0.05$, indicating that men talk more about validation from their fathers while women talk more about their fathers' invalidating their adult self-image.

Young adults are not simply becoming "adults," but rather "women" and "men," relying on gendered models of adulthood, as Ide et al. (2018) explored in looking at fathers and sons. In this sense, emerging adults and parents perform gender as well as adulthood, continue gender socialization, and interactionally reinforce the gender structure (Risman 2004). The findings of the current study suggest that women college students are more likely to see, label, or define parents (especially fathers) as engaging in behavioral and psychological control. Although they are more likely than men to construct invalidating reflected appraisals of their adult status, the data cannot speak to unequal treatment by parents beyond the participant's narrative.

Associations with reflected appraisals

Above, we have explored student talk of the primary dimensions of validating and invalidating reflected appraisals of adult status from parents. This analysis presents vastly different portraits of students' relationships with parents in relation to their desires to be

supported and validated in developing an adult self-image. Below, we will consider how those describing parental validation of adult status talk about their parental relationships overall, and how this compares to descriptions of parental relationships among those who describe parental invalidation of adult status. Next, we will consider the ways that talk of parental reflected appraisals of adult status are associated with students' talk of their self-perceptions as a "full adult" or not. While the analysis highlights students' causal schemas, the analysis does not claim causality. Rather, I present associations which give important context to students' perceptions.

Parental relationship quality and reflected appraisals

How do students who talk about parents validating their adult self-image describe their relationships with parents overall? The following students say parents validated their adulthood – saying parents “treat” or “see” them like adults, typically describing emotional support or parents granting behavioral autonomy. They often credit these dynamics in bringing them closer to parents. For example, Nolan says he has “gotten closer with” parents “because they see me as more of an adult than they did before.” Brea explains that her relationship with parents “feels a lot closer since I’ve gotten older” and her parents have begun to “talk to me more like an adult.” For Olivia, being seen as more of an adult allows her to “appreciate spending time with” her mother, in stark contrast to pre-college stories of conflict, because her mother is “treating me more like an adult, and I’m much appreciating that, because I wanna be – I’m an adult.”

Others say that they share more with parents who they trust to respect their independence. Sidney, for example, says “I was very open about my, or, to my dad about trying drugs and things, um, because...they know who I am and that I will do things for the

right reasons and not, like, go and overdose on heroine or something. Um, so they trust me and in, in turn, and so I trust them.” Marianna says parents provide validating emotional support and therefore their “relationship has gotten better,” and she tells them “everything” about academics, extracurriculars, and her social life. She says her parents are “always, like, in-tune with what’s going on “in her life. She says she can be so open with them because “they’re pretty supportive of what I do. They think it’s, like, awesome.” Marianna, Sidney, and others who say parents are validating say they will sometimes turn to parents for advice because they trust that parents will respect their ultimate decision. Brad, for example, describes getting “feedback” from parents while knowing they are “supportive” of his decision even when he does not follow their suggestions. Without exception, participants framed validation of their adulthood as a positive aspect of the parental relationship and often attributed closeness and having fewer conflicts to this perception of validation. Stories of positive relationship transformations, increased closeness, and feeling more “like myself” with parents often centered on parents becoming increasingly validating of the participants’ adult status.

Participants who described parents invalidating their adult sense of self often also spoke of relationship dissatisfaction overall. Paul describes his relationships with parents, for example, as “skeletal” and “hands-off,” saying they have few mutual interests or topics of conversation, and also characterized by conflict, or as he describes it, “Like, intense...it’s just, like, bad.” Lauren and Athena both say their fathers do not recognize that they are growing up, and they also refer to relationships with their dads as “awkward.” Athena additionally says her paternal relationship is “really difficult” because “he still talks to me, and, like, treats me like a kid.” Mitchell describes his relationship with his father as

“strained” and “stressful.” Blair describes her relationship with her mother, saying “there’s a lot of issues between us.” Beyond these general statements of relationship dissatisfaction, students who said parents invalidated their sense of adulthood talk about three primary ways of interacting with parents: Arguing, avoiding, and dismissing. Each of these is a strategy which diminishes or rebuts the importance of their parent’s invalidating reflected appraisal.

Avoiding parents is commonly cited among those who say their parents invalidate their adult self-identity. Some used broad avoidance strategies ranging from hiding major aspects of their lives to halting communication as much as possible. They often explained avoidance as a means to escape parental control or manipulation – both behavioral and psychological. Lauren, whose talk of parental behavioral and psychological control is discussed above, says that she talks with her father “almost never.” Paul says he has reduced contact with parents to practical matters: “There’s never any real discussion on the phone unless there’s some, like, thing, that needs to be taken care of, like, maybe I’m going to pick up a prescription.” Mitchell dislikes talking with his father, saying “sometimes I just won’t” call despite his dad’s insistence on weekly check-ins. He prefers talking with his mother, and says he calls her at home when he knows his father is away at work in an effort to avoid him, sometimes asking her to relay messages to his dad so that he can continue avoiding him. Blair is another example, saying she talks to her mother rarely: “Uh, never on the phone. We don’t email. She tries to talk to me on Facebook, but I don’t - I don’t really like to participate in that, and so, like, she tries to establish a connection.” She says that she went “a year or two” during college without talking to her mom and “to this day, [I] can’t be in the same room with her for more than an hour or two, just, because, like, yeah, I think there’s enough reason not to. Reflected appraisals are interactional. Thus, by reducing the frequency of

interactions with parents, participants have fewer experiences on which to construct reflected appraisals.

Sometimes, participants are forced to interact with parents even if they would prefer not to. In these instances, they say they avoid topics and withhold information. They withdraw and share little about their lives. When Paul has to talk with his mother, he says they talk about “nothing in particular,” explaining that he feels “closed off” from her and that he prefers not to tell her about his life “because it’s never gotten me anywhere.” Lauren similarly says she is “very closed off” with her family and says they talk about “nothing really.” She explains: “I don’t express myself or my concerns to family really.” She says she tries to placate him concerning her grades, a topic which fills much of their conversations: “When he’s like, ‘How are you doing in school?’ Then I’d say, ‘good.’” He asks: “Getting all As?” She answers: “Sure dad, let’s go with that [laughs].” She continues “It’s not like I’m getting all As... but [with him] it’s, like, all As or nothing.” Mitchell conceals details of his life from family because he feels disclosure would “lead to problems,” including “lectures on why this is bad” and “being told what to do.” He says he avoids these topics because he “would completely prefer to avoid all that” and not be “seen or really judged” by his mother. Finally, Blair also says that when she cannot avoid her mother, she avoids honesty or vulnerability: “I mostly fluff things up even if I’m having a crappy time...because she doesn’t – I don’t think she actually cares...Any time my mom asks [about my life] I just kind of brush it, off ‘cause I don’t really want to, like, let her in.” These students’ avoidance contrasts sharply with the kind of open sharing we saw as a hallmark of those who feel validated by parents. By withholding information from parents, students do not give parents

the opportunity to respond in ways that the student may experience as an invalidating reflected appraisal of adult status.

In addition to avoiding, some engage in open conflict with parents to rebut what they see as parents invalidating their adult status. For many, these conflicts largely defined their interactions with parents. In response to David's belief that his mother is psychological controlling, he says they "fought more and more," with him telling her, "I will not have this... stop acting like I'm a child!" Blair explains that "things [with her mother] were starting to get to the point where we couldn't have a conversation that didn't end up with either one of us fighting." To illustrate, she acts out a recent argument in which she tells her mother, "Can you stop making assumptions? I mean, just because I'm a college kid doesn't mean that I'm boozing it up...I don't want to be judged." When Mitchell is unable to avoid talking to his father, he says conversations "usually end up in shouting matches on the phone," and that his father will sometimes overreact, "blowing up" issues "into a whole big thing" unnecessarily. Unlike avoidance, conflict is a strategy by which students describe seeking to retain connections with parents that also respect the boundaries they feel are necessary for their own growth. By forcing relationship changes, participants sometimes credit conflict with positive relationship transformations. Olivia, for example, says she "demanded much more respect from my family" when she decided that "I am an adult." She recounts several arguments as it was difficult for her parents to "adjust to the new respect that I wanted." However, she says more recently, "I think she is appreciated me more as an adult and treating me more like an adult, and I'm much appreciating that." Through active engagement, including conflict, some participants successfully asserted their adulthood.

Finally, some students describe dismissing parents who they see as invalidating. By dismissing, these students question or repudiate their parents' right to assess the participant's adult status, often by casting the parent as in some way deficient. Hillary, for example, dismisses her father by explaining that his invalidation of her is not an accurate reflection of her maturity, but rather is a result of his "very close-minded" personality and his ignorance of her experience: "He still doesn't understand college" or her views – "the stuff I believe in." Jane similarly accounts for her father's inability to properly assess her assessment by citing his personality, saying he is "mad at the world" and expresses "all of his emotions through anger." Brenda describes a clear turning point in her relationship with her mother. She illustrates dismissing her mother, enacting a conversation with her: "Why do I want your approval? I don't care anymore." She explains this dismissal by framing her mother as insufficiently mature, saying "Wow. Seriously, you have--" I'm looking at her, and I'm like, 'You have such fucked up problems. Your house is a disaster. You can't get anything done.'" In these ways, participants describe parents as personally flawed in ways that undermine the parent's status as a functioning adult, and thereby subvert the impact that invalidating reflected appraisals may have on the student's identity. They say that parents lack the personal responsibility and emotional control which they see as a necessary component of adulthood – both their own and their parents'. Thus, by invalidating the parent's adult status, the student can retain their own. Although parents serve as models of adulthood, representatives of the "in-group" to which emerging adults aspire, these participants cast them as dysfunctional, and therefore as insufficient gatekeepers to the adult world.

Seeing oneself as an adult and reflected appraisals

I find a clear association between how students say parents see them and how students describe themselves vis-à-vis adulthood. Of the 13 participants who described invalidating parental reflected appraisals of adult status, only three (23 percent) identify as a “full adult” when asked explicitly to describe their adult self-concept. Those who say parents treat them like adults are more likely to self-identify as an adult, with eleven of the twenty (55 percent) saying that they are full adults. Athena, who says she feels her adult status is invalidated by her father, describes herself as “on the path to adulthood” and “way farther along than, like, when I started” college, but says she’s “not there” yet. Paul, who says he chafes under his mothers’ attempt at behavioral control, discusses these self-doubts, saying “I don’t think I’ve really grown up too much since I started college. [laughs]” He says he cannot consider himself an adult until he “grows out of” the “childish qualities” he still has. Those participants who describe psychological control are especially likely to say that they are not yet adults. Mitchell, who describes both psychological and behavioral control from his father, indicates low self-confidence, perhaps related to how he understands his parental relationship. He says:

My main concern, um, it's like pretty bad to say, but I, I wanna explore on my own. Um, I wanna be independent even if my dad or my family, they don't think I can right now... I think I'm capable. Um, I, [but] there's definitely some flaws in my personality that are keeping me from doing that or being- not doing the right thing...[It] eats away at me, like what I should be doing all the time.

Mitchell’s account is contradictory. He says that he’s capable of independence, but also that he believes he is personally flawed in ways that hinder seeing himself as an adult. Lauren also describes psychological control from her father. When I asked her if she sees herself as an adult, she replies, “I think about how I'm going into a point in my life where I am going to be an adult and everybody's going to see me that way...Like, right now, I can't completely

feel like an adult because my parents handle so much for me. I couldn't say that I was. I can't say that I'm an adult until I completely separate myself from them financially. It's through the support other than emotional support.” Additionally, Jessie, who says her parents “baby her,” says she does not see herself as an adult because “I feel like I'm still learning, I don't know, I feel like, yeah, I feel like, yeah, like this is still my learning point.” Also David, who says his mother treats him like a “six-year-old child,” says that he is not yet an adult because he lacks “complete independence” which he says “upsets me so much.” As illustrated in these quotes, students do not attribute their inability to see themselves as adults to the ways they feel invalidated by parents. Rather, most focus on needing to gain financial independence, a widely-cited characteristic of adulthood. However, there may be more going on than they recognize. Several describe interacting with parents – especially visiting home – as situational age regression. Candace says that she feels more mature at college but feels “more insecure” and “like a baby again” when visiting parents. Blair similarly says, “when I’m with my family, I feel like I have to fit into the role” of “a kid or a daughter” and therefore “I need to behave. I need to watch what I say.” These cases illustrate that their sense of adulthood is a bit fragile – dependent, at least in part, on physical and financial separation from family. However, few students directly attributed their inability to see themselves as adults to the ways they say parents invalidate their adult status. The association, however, seems clear: Those who say parents invalidate their adulthood are less likely to identify as adults, while those describing only parental validation of adult status – and no parental invalidation– are over twice as likely than others to identify as a “full adult.” A chi-square test confirms that this relationship is statistically significant, $X^2(4, n=52) = 7.79, p<0.01$. These findings suggest that parents’ validating reflected appraisals are associated with adult self-image

among participants. Behavioral control and behavioral autonomy had only a marginal association with adult self-identification, with the association only significant at $p < 0.1$. However, talk of emotional support and psychological control were significantly associated with feeling like an adult, or not, respectively: $X^2(1, n=52) = 3.89, p < 0.05$.

One type of student consistently saw themselves as adults despite saying parents used psychological control as part of their validating parental reflected appraisals. These participants described pre-college 'adultification' similar to that discussed by Burton (2007), attributing pre-college adult self-image to early life responsibilities, stresses, family difficulties, and a lack of family support. Blair fits this model, saying, "I do consider myself an adult ... mostly because I managed my stuff by myself" after leaving her parental home during high school. "So, I was an adult at 10. No, just kidding. [laughs]." Jennifer similarly explains, "I feel like I've always, at least mentally, been older than I was because of what I've had to deal with ... I do consider myself an adult and feel like even when I was 13 or 14 I always thought of myself as an adult." These participants and others bolstered their adult self-identity in the face of parental invalidation primarily through disassociating from parents and dismissing them. While these associations do not provide insight into the causal relationship between adult self-identification and talk of parental reflected appraisals of adult status, they do indicate that participants' views of themselves are related to how they believe parents view them. In this sense, their views of parents serve as a resource or challenge in their attempts to see themselves as adults.

Conclusion

This paper analyzes college students' talk of parents and self to develop an inductive, relational model of coming to see oneself as an adult. Mobilizing the concept of reflected

appraisals, this model identifies parents granting behavioral autonomy and providing emotional support as key components of validation and identifies behavioral control and psychological control as comprising invalidation. I explore how students' narratives underpin this model, examine gender differences in student talk, and investigate how talk of validation and invalidation is associated with both parental relationship quality and with adult self-identification. Findings suggest that parents matter: Despite ideologies of independent personal maturation, parental relationships are important sources of adult self-image for college students. Further, talk of parents and self is deeply gendered in ways which may reinforce inequalities. Although participants sometimes discuss adulthood as individualistic achievement, their talk of family makes clear that adulthood is partly negotiated through supportive relationships rather than simply through personal development and disconnection. This analysis provides a unique exploration of participants' sense of self-as-adults embedded in family life and relationships. Prior to this study, parental reflected appraisals have not been considered as a source of identity, and gender differences were rarely addressed. Findings indicate that parental reflected appraisals are associated with both wider assessment of parental relationship quality and also college students' self-image. In this way, the paper demonstrates the applicability of social identity theory to the broad literature on adult self-identification, which often focuses on independent personality development.

How do participants talk about adulthood?

Some depict young people as “wary of stability” (Arnett and Fishel 2013: 3) and adulthood, reflecting earlier portrayals of young people rejecting adulthood (e.g. Elder 1980), epitomized by the slogan “don’t trust anyone over 30.” However, I find that young people say adulthood and stability are highly desired. Seeing adulthood positively, they seek to gain

recognition of their maturity – and may feel anxiety or a sense of being delayed in their maturity if they lack external validation of their adult attributes. Thus, validation takes on increased importance as a resource in the process of identity exploration.

Participants talk of adulthood in contradictory ways: When participants talk about their parents, they regularly steer the conversation into discussing ways that parents do or do not validate their adulthood. However, this relational understanding of adulthood is conspicuously absent when the interview shifts from concrete topics (family relationships) to asking participants to describe adulthood and their self-concept more abstractly, when they turned to commonly-cited criteria including maturity, personal responsibility, and independence. Despite this disconnection in their talk of adulthood, analyses indicate that this is only part of the story, and that both parent relationships and gender are important, often overlooked, factors in coming to see oneself as an adult.

This study develops a model of parental reflected appraisals with four dimensions: Behavioral autonomy and emotional support as validating aspects of adult identity and behavioral control, and psychological control as invalidating components of reflected appraisals. Of these, talk of psychological control and emotional support are statistically associated with the participants' adult self-concept more so than are behavioral control and behavioral autonomy. Public and scholarly portrayals of adulthood often center familial distance, independence and making one's own choices – a view endorsed by many participants who described adulthood in terms similarly to becoming “their own person.” Such viewpoints may overlook the importance of maintaining supportive connections, and the child's perception that parents are engaged and supportive of their development.

Centering “independence” may also lead us to overlook the harm that can be associated with parental neglect, especially as it relates to psychological control, during college.

Gender

Although some scholars downplay gender differences in concepts of and self-identifying with adulthood, this view has been questioned. It may be that gender differences are less muted when talking about family relationships than they would be when talking more abstractly. Some (Chodorow 1999; Norona et al. 2016; Zerubavel 1993) indicate that men’s family-based socialization highlights independence while women’s reinforces social connections. However, I find that men talk about and rely on parental emotional support while women describe less support and more challenges to their adult self-identity within the family. It is possible that leaving home and focusing on one’s education is still more accepted and supported for sons, rather than for daughters, in some families – and especially among fathers. Women’s talk of being invalidated may express broader gender anxieties around women’s increasing economic equality, even if gains in gender equality have largely stalled in the “unfinished gender revolution” (Gerson 2010).

Validation and parental relationship satisfaction

Participants attribute feelings of validation to the ways they assess and understand their relationships with parents. Findings indicate that both validating and invalidating reflected appraisals rely on reconfiguring complex patterns of distance and closeness between emerging adults and their parents. While students talk about validation as bringing them closer to their parents, others engage in practices to resist parental invalidation, including avoiding, dismissing, and arguing with parents. Of these possible strategies, conflict seems to have the greatest promise of leading to positive change in the relationship,

and perhaps should be understood by parents as a positive development as compared to alternatives which are more likely to erode the parent-child relationship. Findings also support Burton's (2007) model of early adultification, showing that early-life difficulties and responsibilities may cause a robust adult self-image which is largely unshaken by parental attempts at invalidation.

Association between reflected appraisal and self-concept

Although most participants do not say that their self-concept of adulthood is due to the ways they understand their parental relationships, I do find significant associations which indicate that talk of parental reflected appraisals of adult status is not independent from the ways that students describe themselves. This finding suggests that parents are a source of adult self-identification and challenges views which overlook relational aspects of identity processes during college. By showing that views of parents matter, the study illustrates ways that family can support college-goers in developing a confident adult self-image.

Limitations and further research

A primary limitation of this study is the whiteness of the sample, a common shortcoming in other studies (e.g. Arnett 1998; 2001; Desjardins and Leadbetter 2017; Kins et al. 2012; Lindell et al. 2017; Luyckx et al. 2007; Nelson et al. 2007; 2011; Whiteman et al. 2011) which is widely critiqued (e.g. Aquilino 2006; O'Connor et al. 1996; Norona et al. 2016; Syed and Mitchell 2016). Future work should include or center students of color, especially as recent studies demonstrate racial differences in college students' parental relationships (e.g. Arnett 2012; Ide et al. 2018). The model I develop also likely differs for young people who live with family, those who attend different kinds of institutions from Flagship University, and those who are not enrolled in college. Extending this analysis to

include those outside of the “American majority culture” (Arnett 1998; 2001) will be necessary to understanding how the analysis presented here reflects practices and understandings rooted in the white, largely middle-class cultural system found at Flagship.

This study demonstrates that parents are important in college students’ developing an adult self-concept. Interviews with college students’ parents could shed further light on this topic. Future work should also investigate the role of other family members and reference groups. Finally, the current research shows that participants, and perhaps parents, are not only constructing adulthood as a universal life stage, but rather womanhood, manhood, and queer models of adulthood. Discussions of validation and invalidation of adult status, particularly talk of emotional support and psychological control, vary by gender, as parents continue gendered socialization into the cusp of adulthood. College provides contexts where these family processes can be reinforced, attenuated, or resisted. Building an authentically-felt adult self-identity relies not only on “self-socialization,” but also social processes deeply interwoven with families, and likely including others.

Single-event interviews are also limited. While I asked students to describe changes in their self-concept and family relationships across the college experience, longitudinal work across the college experience may prove helpful in refining the model developed in this analysis. The topic of transitioning to adulthood – demographically, socially, and psychologically – continues to provide fruitful questions and as-of-yet underdeveloped topics.

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APPENDIX A POSITIONALITY MEMO

Scholars of qualitative research methodologies have outlined and demonstrated the usefulness of researchers seeking out and considering the implications of their own identities, experiences, values, and beliefs for understanding how these shape the research process. For Peshkin (1988), reflexivity involves examining ways that “aspects of the whole self that constitutes me” shape research by considering personal values and emotionality, “the warm and the cool spots, the emergence of positive and negative feelings” during the research process (18). For Sultana (2007), the positionality is primarily important to understand “power relations and politics in the research process” (376), whereas Wagle and Cantaffa (2008) call attention to the various “insider-outsider dichotomies” (153) between researcher and research participant. In this memo, I draw on each of these concepts of reflexivity to explore ways that various aspects of myself are woven into my interactions with participants and my engaging with their narratives.

Some of my social locations are especially salient to the current study. My race (white), age (early 30s), and role (a sociology graduate student) were likely apparent to or assumed by most participants. The participants I interviewed all self-identified as white, identified as male, female, or genderfluid, and were aged 18 to 28, and were full time undergraduate students from a range of disciplines. Other aspects of my identity may have been hidden from participants, or known by some and not by others: I am gay, was raised in a working-class family, and have a background as an activist (primarily LGBTQ and labor).

Interactions, including interviews, are characterized by participants seeking to “define the situation” in part by knowing or assuming aspects of the other’s identity. Thus, we cannot treat interview data as “objective,” as participants may share different narratives depending

on how they view the interviewer in terms of race, gender, class, and a wide range of other attributes. After interviewing, the research process continues to be shaped by the researcher's values, beliefs, identities, and experiences. In the case of the present studies, my analysis is also shaped by my own undergraduate experiences and family dynamics I experienced during that time.

My interactions with participants were initially defined by our statuses within the educational system: I was a graduate student, a researcher, and a sociologist; my participants were undergraduate students from a range of majors. In one way, our embeddedness in a university created an insider status. However, there are outsider implications that may involve power imbalances. Many of them likely had encountered graduate students primarily as instructors or discussion leaders in their introductory college classes. For these students, I may have been seen as having authority. For example, participants may have seen me as a representative of the university where I was working (The University of Massachusetts Amherst), and also a representative of formal education as a social institution – beyond any individual higher education organization. I tended to dress business casual during interviews (wearing a button-down shirt, slacks, and typically a tie), and conducted interviews in university offices. All of this defined the scene as a professional space and interaction. There were times when they spoke to me using relatively formal language (i.e. over a third identified as “Caucasian” when I asked their race). However, I believe participants became increasingly comfortable as we developed rapport and as they began telling stories of their family life and college experience. The authority and status inequalities between researcher and participant are important, yet not explicitly explored, in the current research with undergraduates. For example, studies of adult identity formation have not yet explored the

possibility that participants may present themselves – and their views of adulthood – in ways that seek validation from researchers.

I did not divulge to participants that I was raised in a working-class family. I assume that the students I interviewed saw me as middle-class, as I have learned to “pass” (mostly) as middle class through my long engagement with higher education. I tend to present myself as middle class and have largely assimilated to the cultural interests, tastes, knowledge, and presentations of self which are mainstream in the middle class setting of the university. However, my working-class background shaped my emotional responses while interacting with current students. For example, I felt negatively toward those who I felt said classist things (i.e. “If someone comes from a poor family, and all the influences around them are not good, and they end up not necessarily being someone I want to associate with.”) This statement was the most explicit form of classism among what I saw as relatively common subtle forms of classism when interviewing wealthy students. I sometimes thought that they normalized their own experiences in ways that pathologized poorer families, like mine when I was an undergraduate. As a person who “comes from a poor family” and who has spent significant time in university settings, I am well-versed in (and sensitive to) class-based stereotypes, slights, and assumptions. I am also highly practiced in suppressing personal negative reactions to what I perceive as classist mistreatment or elitism. For example, one participant spoke of applying to Harvard (her father’s alma mater), Bryn Mawr, and settling on Flagship University because of the excellent classics department. She described her home as “not a very academically inclined community, *except for my family*” and explained further that “my last name will pretty much get me any job that I want... everybody knows, you know, the [surname] name, you know, anybody relevant.”

During my own “college experience,” (starting in 2001) my beliefs largely matched those of my Pell Eligible students who normalized their independence and had relatively weak connections to family, and I felt closer to these students when their stories resonated with my own experiences. However, my college financial situation was different from the Pell Eligible college students in the study in that I received a generous scholarship in addition to my Pell Grant and other financial aid. My tuition was also significantly lower compared to Flagship University, owing to regional differences, organizational type (USM is a regional comprehensive while Flagship University is not), and a fifteen-year difference during which tuition costs nationally have outpaced inflation. Despite this, I still faced periods of financial insecurity, and I found myself feeling warmly toward those participants whose descriptions of overcoming financial limitations resonated with my experiences during and after college. This feeling was likely not only from an in-group knowing, but also related to my values of wanting higher education to provide upward mobility opportunities, which caused me to want these students, especially, to succeed.

I have also been an activist in social justice movements which sometimes romanticize structural adversity and devalue those who are seen as having privilege. Early in the research process, I felt some cold feelings toward students who I believed normalized their privileges. However, my adverse reactions softened over time, as I came to consider students’ joys and struggles – which all participants spoke of to some degree – as increasingly personalized and not always reducible to structural inequalities. Recognizing these experiences and beliefs helped me to increasingly see my participants as complex individuals and to identify with them even when their experiences and beliefs were different from mine. Sometimes, students discussed difficulties that stemmed from their privilege, rather than in spite of it. For

example, one student who received significantly from family discussed how this dependence made him particularly afraid of coming out to his family as queer. Others, as I discuss in the research, worry about their dependence because of worries about family control in general, or felt that this help undermined their ability to care for themselves. Seeing these difficulties allowed me to retain my empathy with struggle while expanding the parameters of this value to include a wider set of participants.

I am a cis-gendered gay male. I believe that most participants assumed that I am a cis-gender male. I was especially concerned that woman participants might be intimidated by meeting with me alone. I kept the door open during interviews and invited them to choose whether or not it remained open at any point. Interactionally, I do not think I replicated gendered conversation patterns (i.e. men interrupting, talking over, etc.) in that the interview setting is one in which I remained attentive and inviting of the other's talk. However, the role of the interviewer in directing the conversation may have reinforced gendered inequalities while I was interviewing women. Generally, I tried to tailor questions to the conversational tone I expected would be both comfortable or enjoyable for the participant and me. In one interview, I lapsed on this and asked a woman (verbatim from our interview script), "Why aren't your parents paying more?" She looked surprised and slightly winced, saying "That question's phrased weirdly." I tried to save face by nodding in agreement and motioning toward the printed interview questions, and the participant proceeded to address the question, although I believe defensively. It was not until reading interview transcripts from my women co-researchers that I realized that male interviewees regularly interrupted and spoke over them. I did not experience this while interviewing students of any gender.

During the semesters I was interviewing, I was volunteering at the UMass Amherst Stonewall LGBT Resource Center, and I often wore a rainbow bracelet or button on my backpack. When interviewing women, I sometimes wore this bracelet. Although this may have risked problems with potentially homophobic interviewees, I felt that signaling my queerness may undermine their possible discomfort owing to a private conversation with an older man. A few participants recognized me from Stonewall Center events including speaking in undergraduate classrooms. I did not “come out” as queer to male participants generally, although I did signal my own queerness to any participant – regardless of gender – who first mentioned to me that they are gay or queer. I felt it was helpful to confirm a mutual insider status as queer people to allow us to establish rapport. However, I did not want to invite the possibility of distance and even hostility from male participants who I believed identified as straight.

While I did establish an insider identity with queer participants, my own college experiences differed from theirs significantly. Some among the financially privileged worried that family would stop paying for college if they knew they were not straight, a dynamic I had difficulty associating with my own experience of financial independence during college. However, this fear is widespread within the LGBTQ community, and I felt closer to students who discussed these difficulties. Identifying with queer financially advantaged students helped me to bridge some cool feelings I had toward those who received significantly from family. Their difficulties opened space for me to further recognize the challenges that many financially advantaged students faced either despite of or because of their ongoing financial dependence on parents. At times, however, I did feel envious of LGBTQ students’ college experience. None discussed significant homophobia on campus, whereas my own college

experience was punctuated with significant instances of homophobic discrimination. I felt happy that these students' college experiences allowed them to explore their identities as LGBTQ people, relatively devoid of fear. However much I tried to understand these experiences dispassionately, the stories of these stories – similarly to those of wealthy students – did cause me to reflect on my own college experience, sometimes with sadness.

In recruiting and conducting interviews, my research team used race matching. Thus, I only interviewed white-identified students. This avoided a sense of distance that may have accompanied a cross-race interview. Generally, I did not inform students that I was only interviewing white students unless they asked for details of our methodology. White students rarely spoke about race, especially compared to students of color whose experiences at a predominately white university may have made them even more race-conscious. I assume that most white participants interact frequently with other white people given the demographics of Flagship University and the surrounding area, as well as the norm of racially homogenous social contacts among American white people.

Like many white people, I rarely considered race during the interview except in the rare instances when it came up in a student's narrative. Race remained largely invisible. Race came up in two ways: First, students sometimes described Flagship University as racially diverse compared to their hometowns. One student described her hometown as "99.9 percent white" and said that Flagship has "Just about as diverse a campus as you'll find" with people from towns which are "very, very different from where I grew up." Flagship University is historically white and continues to have a predominately white student body. Second, some white students described other white people (especially older family members) as racist, possibly to distance themselves from racism by comparison. A white participant said, for

example, “Like, so my parents, when, in the time they grew up, uh, like my dad grew up...when they had forced bussing [school integration]. So that was a big like force of tension between his family. So it's always kinda, I feel like my parents have always been like sorta racist.” As a white person who interacts regularly with other white people, these two types of race-talk did not surprise me, although I did take a critical stance to both, likely owing to my educational and activist experiences. In these instances, I felt cynicism toward participants.

Although I did not interview students of color, I did analyze transcripts from these interviews. Early in the analysis process, most of my engaging with these transcripts was during regular meetings of my research team when we would discuss emerging themes we saw in the data. We often discussed racial differences and related these to literatures on race, family, and education and also to our own racialized experiences. These early collaborations helped me to better understand racial trends and racial understandings. While the analyses presented in the dissertation are my own, these initial conversations (and my understanding of the sociology of race broadly) were helpful in sensitizing me to racial differences without falling into pathologizing, romanticizing, or normalizing students based on race. I cannot say I was completely successful in this, however. Having conducted interviews with white students, I had tangible memories and emotional connections to the white students’ transcripts and a relative distance from Asian American and Black students’ talk. While this was not racist in intent, the outcome may have been an undue centering of whites, thereby replicating white supremacist tendencies in research. When thinking of themes, for example, white students’ quotes came to mind quickly as I could often “hear” the white participant’s voice in ways that I could not connect with among Black and Asian American participants. In

retrospect, it would have been helpful to listen to audio recordings of these as a way to partially address these differences in my experience and to feel the intonations and emotionality in their talk, as these aspects were less apparent no matter how closely I read and tried to understand their transcripts. To support our collaborative effort, I believe it would have been helpful to use race-matching when conducting interviews, but for each researcher to transcribe and code audio from each racial group.

Overall, I experienced several ways in which I shared an “insider” and an “outsider” status with students. While my research team’s strategy of race matching helped to create some consistency in this regard across racial groups, no racial group is monolithic, and a multitude of different structural locations, social values, and experiences, shaped the interview experience. I felt sometimes on-guard of these subjective dimensions of my analysis and sought to counter potential bias by carefully attending to and staying close to my data. For example, when exploring an emerging theme, I closely re-analyzed relevant transcripts and sought disconfirming patterns before accepting my reading as legitimate. This strategy resulted in quantitative validation of my impressions in the paper “I’m an adult now and I want you to treat me like one!” In each study, the analysis I produced is a product of my own positionality in ongoing conversation with data and extant scholarship. I tried to remain aware of the ways that my emotional responses – which evolved over the course of the research – and my decisions to either divulge aspects of my own life, or not, influenced interviews and also my analysis. At times, this process uncovered feelings and memories that would otherwise have remained unexplored.

APPENDIX B
INTERVIEW SCHEDULE

(Data on this page to be collected when make initial contact with potential respondent to assess whether fit the sample criteria)

Hi, I am _____, a graduate student from the University of Massachusetts Amherst. I am doing a study of college experiences here and would like to ask you a few questions to see if you fit the study.

How old are you? _____

What year are you in college? _____

Where do you live during the school year? (Check one)

Dorms: _____

Off-Campus with family: _____

Off-Campus not with family: _____

Are you of Hispanic, Latino or Spanish origin? Yes / No

What's your race? (Check all that apply)

White: _____

Black: _____

Puerto Rican: _____

Cuban: _____

Mexican: _____

Asian (specify): _____

American Indian: _____

Other (specify): _____

Gender? _____

[If fit criteria*, ask:] would you be willing to participate in an interview about college life and your family? _____

If yes: When would be a good time to do an interview? It will take about an hour:

What is your phone number and address here? _____

Is there a good time to call you? _____

[If doesn't fit sample criteria. say]: Thanks for your time.

*Criteria: 18-30 years old in at least second year in college and do not live with their family.
Race and gender fit sample criteria.

STUDENT INTERVIEW

(This page: fill in before begin interview begins and when ends; remove and file after interview)

Interview Date: _____

Check off list for materials to go with Interview schedule

- 1) Recorder, mic, batteries and extra batteries: _____
- 2) Interview schedule: _____
- 3) Informed consent (two copies): _____

INTERVIEW INFO:

Respondent ID: _____

Tel. No: _____

Campus Address: _____

Directions to interview location:

Time Began: _____

Time Ended: _____

INTERVIEW SCHEDULE

*To begin, I would like to ask you to read and sign this informed consent form: sign (explain confidentiality and assign respondent ID#)

Introduction: This is a study of students' experience in college and their involvement with their families during college.

Let's start by talking more generally about your college experience and your family.
(Note to interviewer: Always probe: who they include/mean when they talk about family--
mother, father, sister, brother, grandmother, grandfather, cousins, aunts, uncles, others)

*** Remember to probe about other family members not just parents***

1. Let's start with the application to college. Who influenced your decision to apply to college and your college choice and what did they do to influence you?

1a. Did you get help or advice from your family? What kinds? From whom?

Probe: Did your family know what was required of you to get accepted into college?

1b. Did your family assist you in applying to college? What exactly did they do?

Probe: Did your family help you write your personal statement for college?

Did your family attend orientations/open houses with you? (Ask which family members)

Besides Flagship University, where else did you apply to college? Why?

1c. Did any other person outside of your family influence your decision to apply to college?

Probe: Who? (mentors, guidance counselors, friends) What did they do to influence you?

2. How familiar with/knowledgeable would you say your family was about college? The academic aspects? The social aspects? Do you think your family's familiarity with/knowledge of college has helped or hurt your college experience? Explain.)

3. What was your family's reaction when you were accepted to Flagship U?

4. Now I would like to get a sense of your family. How often do you interact with each family member?

For each family member ask:

Briefly describe some of these conversations and who you had them with.

Probe: Who is more likely to initiate contact—you or your family members?

Probe: Are these conversations casual, more like check-ins or are they more lengthy and detailed than that?

Probe: do you text, call, email, or what? Any reason you prefer this method?

Mother?	
Father?	
Sister (s)?Sister 1/ Sister2/ Sister 3/ Sister 4	
Brother (s)?Brother 1/Brother 2/Brother3/ Brother 4	
Grandma(s)?On mother's side: Grandmother 1/Grandmother 2	

Grandpa(s)?	On father's side: Grandfather 1/Grandfather 2
Aunt (s)?	On mothers side: Aunt 1/Aunt 2/Aunt 3// On Father's side: Aunt 1/Aunt 2/Aunt 3//
Uncles?	On mothers side: Uncle 1/Uncle 2/Uncle 3// On Father's side: Uncle 1/Uncle 2/Uncle 3//
Other family members?	
<p>*IF NO INTERACTION, PROBE WHY. Probe: you can estimate if you can't remember exactly when you interacted. Limit to three in each category. – Who's included versus who's excluded; Get at why they interact with some relatives and why they don't interact with others</p>	

5. Are there some family members you would like to interact with more and others you would like to talk to less? If so, who and why?

Probe: Are there some family members who would like to talk to you more?

6. Are these conversations the same as when you first started college, or would you say these conversations have changed? In what way?

7. Do you feel like your values or views have changed since you've come to Flagship U?

Probe: Have you learned anything in any of your classes that have influenced how you see the world?

Probe: Have you had any other experiences that have changed how you've seen the world?

Probe: If so, in what ways?

Probe: Do you talk to your parents or different members of your family about these changes? How do they respond to this?

8. Do feel like yourself more around family or more around people at college?

Probe: What do you mean? What does it mean to be yourself?

9. Do you dress, talk, or act differently when you're at home (with your family members) then when you're on campus?

Probe: In what ways?

10. I'd like you to think about the first time you went home for a substantial period of time, like your summer or holiday break. What did it feel like interacting with your family members? Was it different from before you came to college?

Probe: Siblings? Cousins? Aunts and Uncles? Other family members?

11. What does it take to be a good family member?

Is there anything that you found in what it takes to be a good college student or have the college experience, that makes it harder or easier to be a good family member?

10. Sometimes people say that being in college messes with their relationships with different family members at home, what do you think?

11. When you have a bad day, who do you call? Why? Are these individuals members of your family?

Probe: Who do you call when you get a bad grade? Who do you call when you have friendship/relationship problems? Who do you call when you need advice/motivation/encouragement?

12. When you have a good day, who do you call? Why?

13. How much does your family know about your school life/personal life?

Probe: Organizations/extracurricular activities you're a part of?

Probe: Social/personal life – romantic partners, friends, roommates, parties?

Probe: Do they try to get you to do your extracurricular activities differently? How? What about your social life?

Probe: Do you tell different family members different things? Like what?

Probe: Does your family want to know more (or less)? Do you want them to know more or less?

14. Are you Facebook friends with any family members?

Probe: Who?

Probe: Why or why not?

Probe: Do they have full access to your Facebook profile, pictures, and activities?

Probe: Do you censor yourself on Facebook because you know family members might see some things?

15. Some students have family members who help them with their academic work. Others get very little or no help from family with this. What about you? Do you get help?

Probe: Does anyone in your family read papers you are writing? If so, who?

Help you select classes?

Probe: What do you think about this involvement?

15. How did you choose your academic major?

Probe: Did any family members have a role in helping you make this choice or did they ever discourage you from studying [insert major here].

16. How are you paying for college? (Which tuition are they paying? In state, out of state, regional)

Probe: Family Members? (How much?)

Probe: loans, (how much?)

Probe: Whose name are the loans in? Who will repay the loans?

Probe: scholarships, (how much?)

Probe: grants, (how much?)

Probe: work-study, (how much?)

Probe: off-campus job (if yes, specify what kind and amount)?

Probe: Who fills out your FASFA?

Probe: Do members of your family give you money for living and personal expenses)? Who? What do they give you money for? (Living expenses, personal expenses, like your cell phone, insurance, gas, food, books, paying any credit card bills? Educational expenses: Tuition, books) How much?

Probe: Why aren't your parents or other family members paying for college?

Probe: How do you feel about the amount of financial support you receive?

Probe: Do you or have you ever asked your parents or other family members for money? And what do you think about that?

Probe: Do you ever help your family out financially? Do they ask for financial help?

17. How often do you go home and visit family and how do you decide when to go?

Probe: Do you go visit your family every weekend, once a month on breaks, less than that, never?

17a. Would you like to go home more or less or is it about right? Why?

17b. How often do they expect you to come home? What do you think of that?

18. Are there things that your family expects you to do or help them with while you are at home? (i.e., chores, visiting grandparents or other family, providing care for family members) and how do you think this affects your college experience in any way?

19. Do members of your family expect you to maintain a certain GPA? Have a certain major? Who? And tell me about the conversations about this.

20. ***Ask this question academically and Socially (academically, jobs, & partnership) ***
What are your goals after college? What is it you imagine for yourself? What are you aiming for? (Probe: Job? Graduate School? Etc?) Why do you have these goals?

Probe: What do your parents and other family members think about these goals?

Probe: Do you think that family members or family connections could help you get a job after college?

Probe: Will living close to family members be an important part in what to do and where to live after college?

Probe: Do your different family members live far apart or close?

21. Some students say they bring parts of their college experience back to their family and help others when they do that. Do you think you do this?

Probes: Have you helped any other family members get into college?

Shared information about college requires or what it is like?

Has the knowledge you've acquired helped anyone in your family in other ways?

22. What do members of your family expect you will do for them once you graduate? What do you think of that?

23. Has your family ever suggested that college may not be the right decision/place for you?

24. Do you ever think that that college wasn't the right decision for you? Why?

25. Do you think different family members would have different expectations of you if you were male or female?

26. For you, what does it mean to be an "adult"?

26.a. Do you feel like an adult today? Why or Why not?

26.b. When do you think you will feel like an adult?

*Let's end with some background questions.

College GPA: _____

What of jobs have your mother/father/guardian held? _____

Mother/Father/Guardian's highest level of education: _____

Probe: less than high school, graduate high school, some college, finished college, grad or professional degree--specify)

Where are you from? (City/State/zip code) _____

Is the house that you think of as home rented or owned? _____

Did you attend public or private school? What kind?

Number of people living in your household when you left for college: _____

Please list these individuals by their relationship to you (i.e., grandma, cousin, mother, friend):

Can you give an estimate of the income of those members of your household combined?

Do you think your family has less, about the same, or more money than most of the other students here at Flagship U? _____

Thanks so much for your time. Is there anything else you'd like to add about your family?
Did I miss something or is there something else you think we should have talked about?

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